

M. Phil Thesis (Part-2)



Socio-economic Challenges and Vulnerability of Monga Affected People: A Sociological Study in Gaibandha District



Submitted By:

Md. Sadequr Rahman

Examination Roll No # 1

M.Phil (Final) Examination 2009

Registration No # 154

Session # 2008-09

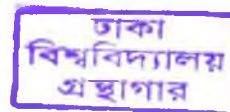
Department of Sociology

Faculty of Social Sciences

University of Dhaka

December, 2011.

465162



Dhaka University Library



465162

This dissertation is submitted for the partial fulfillment of the requirements for the degree of Masters of Philosophy in Department of Sociology of University of Dhaka.

M.

F1004
551.489

465162

ঢাকা
বিশ্ববিদ্যালয়
গ্রন্থাগার

Abstract

Now-a-days, the issue of monga has become burning issues in Bangladesh for increased price of rice and other essential foods necessary for survival. For this reason I have selected the crucial topics of socio-economic challenges and vulnerability of monga affected people in the Gaibandha district. The main research question was vulnerable, destitute or deprived people's challenges. I have selected 200 sample sizes to conduct research through mixed method with quantitative research method and qualitative research methods. Locally, the term monga is used as 'theka' or 'ovab' or 'akal' or 'lack of work'. Basically monga is seasonal food insecurity. Monga occurs in ashar, srabon, vadro, ashwin and kartik months in northern parts of Bangladesh. But in every year monga occurs severely or frequently in ashwin (October) and kartik (November) months in northern parts of Bangladesh. During the lean period the people of this area have no work. So they have to lend money with high interest rate and engage in advance labor and also tends to seasonal migrate in another areas. As a result, their vulnerability and poverty grow more and more. During monga season, people reduce their food intake in quality and quantity for their poverty and vulnerability and also curtail their other expenses exempt from food. Social assistance are not properly distributed or corruption are frequently occurs for distributing social assistance. One-third of the respondents in selected areas get social assistance. A significant proportion or about 64.5% of the respondents have no access of sanitation or even sufficient tubewell access to pure drinking water which is the major cause of the prevalence of the diarrheal diseases in these areas. About 61% of the respondents' residential environment is unhygienic and most of the families or 62% of the respondents do not get health care services. As a result, their physical health deteriorates and also tends to go lack of work or poverty and vulnerability. So, the term monga is called often social disaster or societal curse. This dissertation describes socio-economic challenges and vulnerability of Gaibandha in monga prone areas and also prescribes some strategy to combat monga or seasonal food insecurity.

Certificate

It is a great pleasure for me to certify that the dissertation entitled, 'Socio-economic Challenges and Vulnerability of Monga Affected People: A Sociological Study in Gaibandha District' has been prepared by Md. Sadequr Rahman. It is an original work and an addition to the field knowledge. To the best of my knowledge, no other person was in any form associated with completion of this study. I have gone through the draft and final version of the dissertation thoroughly and found it satisfactory for submission to the Department of Sociology, University of Dhaka, in partial fulfillment of the requirements for the Master of Philosophy (part-2) in sociology.

M. Hossain
30.12.11

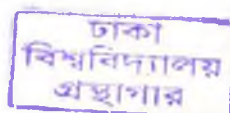
(Dr. Khondoker Mokaddem Hossain)

Professor

Department of Sociology

University of Dhaka.

485162



Declaration

I hereby declare that the work described in this thesis is, except where otherwise stated, entirely my own work and has not been submitted as an exercise for a degree at this or at any other.

Md. Sadequr Rahman
30.12.2011

(Md. Sadequr Rahman)

Registration No. - 154

Session - 2008-09

Master of Philosophy (Part-2)

Department of Sociology

University of Dhaka.

Contents

	Page No.
Chapter one	(1-12)
Introduction	1
1.1 Background of the Study	1
1.2 Selection of topic and study area/locale	5
1.3 Objectives of the study	6
1.4 Operational Definition	7
1.5 Justification/Rationale of the Study	10
1.6 Limitations of the study	11
Chapter Two	(13-22)
Review of Literature	13
Chapter Three	(23-34)
3.1 Sociological theories related to the study	23
3.1.1 Surplus Labor Theory	23
3.1.2 Theory of vulnerability	25
3.1.3 Dependency theory and destitute people of monga prone area	32
3.2 Theoretical Framework: Monga Prone Areas	34
Chapter Four	(35-68)
4.1.1 Definition of Monga	35
4.1.2 Definition of Food Security	38
4.2 Food Insecurity: A Global Perspective	39
4.3 Food Insecurity in Bangladesh: Status and Current Trends	41
4.4 The Outside Perspective on Monga	44
4.5 Climate Risks and Monga - A Scenario of Extreme Poverty:	46
4.6.1 Monga in a Geographical Perspective: Who is Affected?	47
4.6.2 Who is Affected by Monga?	51
4.7 Social life of monga affected people	52
4.8 The Severity of Monga	59
4.9 Coping with monga	61
4.9.1 Short-term strategies	65
4.9.2 Mid- and long-term strategies	65
4.9.2.1 Awareness building, motivation	65
4.9.2.2 Livelihood improvement, income generation	66
4.9.2.3 General programs	66
4.9.2.4 Political and legal framework	66
4.9.3 Improvement of the Social Functions in the Community	66
4.9.4 Off-Farm Income Generation	68
Chapter Five	(69-75)
Methodology	69
5.1 Sampling	69
5.1.1 Sample Size	70
5.1.2 Sampling procedure	71
5.2 Techniques of data collection	71
5.2.1 The interview	72
5.2.2 Development of structured questionnaire	72
5.2.2.1 Pre-testing of the questionnaire	72
5.2.2.2 Rapport building	72
5.2.3 Observation	73
5.2.4 Focus Group Discussion (FGD)	73
5.2.5 Case study	74

5.3	Data Processing and Analysis	74
5.3.1	Data processing	74
5.3.2	Editing and coding	74
5.3.3	Encoding and tabulation	74
5.3.4	Data analysis	75
Chapter Six		(76-124)
	Quantitative Data Analysis	76
Chapter Seven		(125-146)
	Qualitative Data Analysis	125
7.1	Focus Group Discussion conducted with Female Participants	125
7.1.1	Location of the FGD	125
7.1.2	Number of participants	125
7.1.3	Information about the female participants of FGD session	126
7.1.4	Knowledge about monga	127
7.1.5	Economic and social condition of the participants	127
7.1.6	Knowledge about social assistance from NGOs/GOs	128
7.1.7	Recommendations of the participants	129
7.2	Focus Group Discussion conducted with Male Participants	130
7.2.1	Location of the FGD	130
7.2.2	Number of participants	130
7.2.3	Information about the male participants of FGD session	131
7.2.4	Knowledge about monga	132
7.2.5	Economic and social condition of the participants	132
7.2.6	Knowledge about social assistance from NGOs/GOs	133
7.2.7	Recommendations of the participants	134
7.3.1	Case Study-1	134
7.3.2	Case Study-2	136
7.3.3	Case Study-3	137
7.3.4	Case Study-4	140
7.3.5	Case Study-5	141
7.3.6	Case Study-6	143
7.3.7	Case Study-7	145
Chapter Eight		(147-150)
	Major Findings of the Study	147
Chapter Nine		(151-153)
	Conclusion and Recommendation	151
	Bibliography	(154-164)
	Appendix-1: Questionnaire	(165-174)
	Appendix-2: Checklist	(175-176)
	Photograph	(177-181)
	Map of the selected Areas	182
	Figure-3.2: Theoretical framework of challenge and vulnerability of monga affected people	34
	Figure-4.7: Conceptual framework of monga affected peoples' social life	53
	Picture -7.1: Investigator's conversation with FGD female members	126
	Picture-7.2: Investigator's conversation with FGD Male members	131

List of Tables

	Page No.
Table-6.1: Respondents' Age Distribution	76
Table-6.2: Respondents' Gender Distribution	77
Table-6.3: Modes of Head of Household	78
Table-6.4: Respondents' Religious Affiliation	79
Table-6.5: Respondents' Marital Status	80
Table-6.6: Respondents' Level of Education	81
Table-6.7: Respondents' Types of Family	82
Table-6.8: Respondents' Monthly Income	83
Table-6.9: Reasons for not to go to school their child*	84
Table-6.10: Respondent's Modes of Work Activities*	85
Table-6.11: Respondents' occupational Activities before Last 12 months	86
Table-6.12: Modes of Payment on a Daily Basis	87
Table-6.13: Modes of Cash Payment in Daily Wage last 12 months	88
Table-6.14: Respondents' Involvement in Non-agricultural Activities/Business	89
Table-6.15: Sources of Investment in Non-agricultural Activities/business*	90
Table-6.16: Modes of Purchasing Land/Property in the last 12 months	91
Table-6.17: Modes of Sales of Land/Property in the last 12 months	92
Table-6.18: Sources of taken Credit*	93
Table-6.19: Purposes of the Loan	94
Table-6.20: Amount of Demanded Loan	95
Table-6.21: Amount of Recipient Loan	96
Table-6.22: Respondents' ways of Repayment the Credit	97
Table-6.23: Respondents opinion about what will be happened if cannot repay*	98
Table-6.24: Reasons for delay or could not repay the loan*	99
Table-6.25: Types of Collateral used to get the credit*	100
Table-6.26: Any excuse receiving credit	101
Table-6.27: Reasons for excuse to receive the credit*	102
Table-6.28: Refusing Proposal to receive Credit of Any Institution	103
Table-6.29: Refusing Proposal to Receive Credit from Whom*	104
Table-6.30: Respondents' household benefited from any social assistance	105
Table-6.31: Modes of Social Assistance*	106
Table-6.32: Modes of Economic Condition after getting Social Assistance*	107
Table-6.33: Modes of menu in the food item in the last seven days*	108
Table-6.34: Modes of Calorie Intake	109
Table-6.35: Receipt Loan to mitigate the food insecurity during the Monga Season	110
Table-6.36: Respondents' opinion about local poor people how to mitigate the monga problem*	111
Table-6.37: Modes of Negative Impact During Monga Season*	112
Table-6.38: Status of Respondents' Family Member's Migration	113
Table-6.39: Areas where the respondents' Family Members Migrated*	114
Table-6.40: Causes of Respondents' Family Members Migration*	115
Table-6.41: Modes of Migrated People Last One Year*	116
Table-6.42: Involvement of work of Migrated People last three months	117
Table-6.43: Types of Work of Migrated People last three months*	118
Table-6.44: Migrated People's Monthly Income Last One Year	119
Table-6.45: Access of Pure Drinking Water During Monga Period*	120
Table-6.46: Access of Sanitation During Monga Period	121
Table-6.47: Respondents' Health Care Access*	122
Table-6.48: Respondents' Residential Environment	123
Table-6.49: Modes of Risk during Monga Period*	124

List of Graphs

	Page No.
Graph-6.1: Respondents' Age Distribution	76
Graph-6.2: Respondents' Gender Distribution	77
Graph-6.3: Modes of Head of Household	78
Graph-6.4: Respondents' Religious Affiliation	79
Graph-6.5: Respondents' Marital Status	80
Graph-6.6: Respondents' Level of Education	81
Graph-6.7: Respondents' Types of Family	82
Graph-6.8: Respondents' Monthly Income	83
Graph-6.9: Reasons for not to go to school their child*	84
Graph-6.10: Respondent's Modes of Work Activities*	85
Graph-6.11: Respondents' occupational Activities before Last 12 months	86
Graph-6.12: Modes of Payment on a Daily Basis	87
Graph-6.13: Modes of Cash Payment in Daily Wage last 12 months	88
Graph-6.14: Respondents' Involvement in Non-agricultural Activities/Business	89
Graph-6.15: Sources of Investment in Non-agricultural Activities/business*	90
Graph-6.16: Modes of Purchasing Land/Property in the last 12 months	91
Graph-6.17: Modes of Sales of Land/Property in the last 12 months	92
Graph-6.18: Sources of taken Credit*	93
Graph-6.19: Purposes of the Loan	94
Graph-6.20: Amount of Demanded Loan	95
Graph-6.21: Amount of Recipient Loan	96
Graph-6.22: Respondents' ways of Repayment the Credit	97
Graph-6.23: Respondents opinion about what will be happened if cannot repay*	98
Graph-6.24: Reasons for delay or could not repay the loan*	99
Graph-6.25: Types of Collateral used to get the credit*	100
Graph-6.26: Any excuse receiving credit	101
Graph-6.27: Reasons for excuse to receive the credit*	102
Graph-6.28: Refusing Proposal to receive Credit of Any Institution	103
Graph-6.29: Refusing Proposal to Receive Credit from Whom*	104
Graph-6.30: Respondents' household benefited from any social assistance	105
Graph-6.31: Modes of Social Assistance*	106
Graph-6.32: Modes of Economic Condition after getting Social Assistance*	107
Graph-6.33: Modes of menu in the food item in the last seven days*	108
Graph-6.34: Modes of Calorie Intake	109
Graph-6.35: Receipt loan to mitigate the food insecurity during the monga Season	110
Graph-6.36: Respondents' opinion about local poor people how to mitigate the monga problem*	111
Graph-6.37: Modes of Negative Impact During the Monga Season*	112
Graph-6.38: Status of Respondents' Family Member's Migration	113
Graph-6.39: Areas where the respondents' Family Members Migrated*	114
Graph-6.40: Causes of Respondents' Family Members Migration*	115
Graph-6.41: Modes of Migrated People Last One Year*	116
Graph-6.42: Involvement of work of Migrated People last three months	117
Graph-6.43: Types of Work of Migrated People last three months*	118
Graph-6.44: Migrated People's Monthly Income Last One Year	119
Graph-6.45: Access of Pure Drinking Water During Monga Period*	120
Graph-6.46: Access of Sanitation During Monga Period	121
Graph-6.47: Respondents' Health Care Access*	122
Graph-6.48: Respondents' Residential Environment	123
Graph-6.49: Modes of Risk during Monga Period*	124

Acknowledgement

I would like to thank the department of sociology for allowing me to study of M. Phil courses on a crucial topic 'Socio-economic Challenges and Vulnerability of Monga Affected People: A Sociological Study of Gaibandha District'. I would also like to thank my venerable supervisor for allowing me to study on such a crucial topic. I would like to recall my deepest sense of gratitude, sincerest appreciation and indebtedness to my venerable supervisor for his untiring inspiration, endless guidance, sociological insights, enthusiasm, scholastic criticism and full time availability for frequent discussion. It was an excellent opportunity for me to learn how to conduct a research successfully.

I am grateful to express my best gratitude to the respondents, cases and participants, who have devoted their valuable time to provide information, face interviews and discussions starting from grass root level men and women as well as to the officials and workers of different organizations.

I extend my cordial thanks to all the staffs of central library of University of Dhaka, World Bank library, and the authors of some secondary sources like books, publications, journals, articles, reports and other documents, and organizations of workshop which have also been used as supplementary evidences.

I also recall my brother, friends, classmates and mates- Md. Sherajul Islam, Yasif Ahmed Faysal, Tanvir Kaiser, Md. Sohrab Ali, Momenul Islam, Fatema and Lufor Rahman for their cordial and active cooperation during the data collection and computing period.

Above all, the almighty Allah, whose blessing made it possible for me to complete my Masters of Philosophy thesis.

The Researcher

Acronyms

BAU	= Bangladesh Agricultural University
BBS	= Bangladesh Bureau of Statistics
BRRRI	= Bangladesh Rice Research Institute
CFW	= Cash-for-Work
CLP	= Char Livelihood Programme
CPD	= Centre for Policy Dialogue
FAO	= Food and Agricultural Organization of United Nations
FGD	= Focus Group Discussion
FFW	= Food-for-Work
FHH	= Female Headed Household
GOB	= Government of Bangladesh
GB	= Grameen Bank
GO	= Government Organization
GR	= Gratuitous Relief
GUK	= Gana Unnoyon Kendra
HHS	= Household survey
IGAs	= Income Generating Activities
LDCs	= Least Developed Countries
LL	= Landless Laborers
MDGs	= Millennium Development Goals
MHH	= Male Headed Household
MPD	= Middle Peasants in Danger
MPS	= Middle Peasants Safe
MoFDM	= Ministry of Food and Disaster Management
NATP	= National Agricultural Technology Project
NFPCSP	= National Food Policy Capacity Strengthening Programme
NGO	= Non-Government Organization
OMS	= Open Market for Sales
PI	= Principal Investigator
PT	= Pure Tenants
PKSF	= Palli Karma Shayak Foundation
PRSP	= Poverty Reduction Strategy Paper
RA	= Research Assistant
RDRS	= Rangpur Dinajpur Rural Service
SSNP	= Social Safety Net Programme
RP	= Rich Peasants
TR	= Test Relief
VGD	= Vulnerable Group Development
VGF	= Vulnerable Group Feeding
WB	= World Bank
WFP	= World Food Programme
WFS	= World Food Summit

Chapter One

Introduction

1.1. Background of the Study

Monga or seasonal food insecurity is not a new phenomenon in rural Bangladesh, but the topic started to catch public interest in the last decades. Pushed by the media, it became part of the political debate between the government and opposition parties. To the NGOs and other actors in the development process monga is now an important concern, for which they collect funds and implement projects.

The monga is generally understood as a famine-like condition in northern Bangladesh, in which people lose their purchasing power due to seasonal unemployment and lack of alternative income. Monga is a seasonal scarcity of employment mostly concentrated in the north western region of the country (referred to as the NORTH). Transitory food insecurity, arising from seasonality, natural disasters, etc., occurs even in the presence of a number of social safety programs. The longest pre-harvest period starts in mid-September and lasts through mid- November, when acute food shortage occurs. Severely hit region, known as the monga affected area, has been identified to be the landscape that lies in the Jamuna and Tista river basin. The monga-affected areas seem to have a higher hardcore poverty rate. Food insecurity seemed to be far more pervasive among the monga-affected households than any regions of Bangladesh. Where households are (food) insecure, we could infer, children also would be insecure. Food poverty seemed to be a significant determinant of child labor in the north, but not in the south. In the north, the number of children in the household, food poverty and children not going to school were significant determinants of child labor.

Certain regions of our country lag well behind in economic opportunities and outcomes. These regions are plagued by seasonal famines that are emblematic of widespread pre-harvest “lean” or “hungry” seasons seen throughout South Asia and Sub-Saharan Africa, where imperfect consumption smoothing forces households below poverty during certain parts of the year. During the lean post-planting and pre-harvest season (September – November)

for the main Aman rice crop, the greater Rangpur districts of the Northwestern region of Bangladesh, including Kurigram, Gaibandha, Lalmonirhat and Nilphamari, experience pronounced fluctuations in income and consumption, with incomes decreasing by 50-60% and expenditures on food dropping by 10-25% (Khandker 2009). The lack of job opportunities and low wages during the pre-harvest season leaves the 9.6 million inhabitants of this region suffering these anticipated annual famine shocks, locally known as 'Monga'.

The RDRS (2006) identifies two periods of each year- between September-November; April-May, during which the rural poor who rely on farm work regularly suffer severe seasonal hardship when household food availability and farm employment dries up. The latter incident, often termed as the 'little monga', is less severe due to recent efforts of crop diversification (Maudood Elahi & Iffat Ara, 2008).

The pervasive food insecurity throughout the world has become a major concern of today. According to FAO, about 25% of the world's population or 200 million people are extremely hungry and their sheer survival is threatened by food insecurity, under-consumption, malnourishment and hunger related diseases. In Bangladesh, about 20% (of 140 million) people are 'hardcore'/ 'ultra poor' and they face severe food insecurity every year. According to the USAID, as many as 49% or about half of the Bangladeshi people are below the poverty line and one-third belong to the hard core poor, about 36% of the people eke out an existence on less than a dollar-a day. The recent global price hike of rice and other food stuff has further deteriorated condition of these poor.

Very few studies have so far focused directly on the monga syndrome in northern Bangladesh. Hossain (2004) described the present trend of famine-like condition as the monga in the northern districts of Bangladesh. He identified the cause related to it and examined some programs for mitigating this situation. BALP (2004) described the severe famine condition in north Bengal and criticized the governmental activities. Hye (2002) described monga scenarios in the northern part by analyzing its consequences and identified issues for poverty alleviation in the monga-prone area. Hossain (2004) indicated the necessities of pre and post-monga measures and identified some

income generating activities in the monga prone areas. Khan (2004) focused on the monga-migration scenarios and identified that the monga drives the poor to the urban areas. Hossain (2005) further described the monga vulnerability in the northern districts in terms of poverty, social deterioration, population displacement etc. rob (2005) criticized the government's role to mitigate the monga vulnerability in the peak monga season and highlighted on some initiatives that could be undertaken to face the consequences (Maudood Elahi & Iffat Ara, 2008). So I think it is the high time to evaluate the challenges and vulnerability of monga affected people in Gaibandha district.

According to the NFP 2006, during the lean season, Government of Bangladesh targets the population group, regions and seasons where nutritional stress is most acute through income transfers, targeted food distribution and public works programs. Among others, three nationwide major programs i.e. Vulnerable Group Feeding (VGF), Vulnerable Group Development (VGD) and Food-for-Work (FFW) have been carried out by ministries with assistance of donor agencies. Participatory selection and service delivery process is conducted by field/local institutions, elected local representatives and NGOs.

Seasonal food insecurity occurs frequently during the lean periods of the year, from mid-September to mid-November in Northern regions of Bangladesh. And in this context, households' per capita income falls, and limited access to food grains diffuses over rural poor and landless as well as marginal landowning families, concentrated in greater Rangpur area (that are Kurigram, Gaibandha, Nilphamari, Lalmonirhat) and some part of Jamalpur district (VAM Report 2009). This occurs due to the incidences of extreme poverty, lack of income and consumable resources. Significant intra-household disparity and discrimination in food access also exists, especially in environmentally and economically vulnerable riverine northern domain of Bangladesh, situated in Tista and Jamuna basin that are known to be food insecure zones. Widespread flooding in July and August intensify the crisis every year (Zug 2006b). In accordance with the World Food Program's estimation, 80 to 90 percent of these people are agricultural day labourers. They are identical groups, numbering 20 to 30 million, who are the ultra-poor and simply do not have the access to food and social safety net programs.

Hence, one million children in Bangladesh are at risks from acute malnutrition and 500,000 pregnant and nursing women are also extremely vulnerable.

The Northern region, especially greater Rangpur district is a food surplus area. The main reason for the low employment opportunity is the lack in agricultural product diversification and low production due to changes in the climatic factors such as low rainfall, river erosion, extended dry season in these districts. Since the landless poor mostly survive on wage labour (agriculture based), employment opportunities and income level fall in the lean periods, and they become trapped in a cyclical phenomenon of food poverty and hunger. More than one-third of the households in these zones face food shortage throughout the year and another one-third faces temporary food shortage during the year round (Shahab uddin and Ali 2006).

In these contexts, households need to rely on less preferred food, borrow from neighbours, purchase food on credit (borrowing with high interest rate), or gather food from natural/wild sources when the families do not have enough money to buy. Hardship comes when people are induced to sell agricultural products, livestock and fixed/movable assets or take temporary migration. Income distortions, in whatever form, suffered by parents leads to lower food stock/lack of access to required nutritional needs and aggravating family poverty, which in turn would make their children more vulnerable and therefore, leads to a phenomenon of perpetual poverty.

In greater Rangpur, during the pre-harvest period from September to November, there are fewer job opportunities, lower wages, and higher prices of grain. Migration out of Rangpur has thus demonstrated that it is a “practical and rational strategy to cope with seasonal downturn and natural shocks” (Shonchoy, 2008). Seasonal and internal migration patterns have occurred frequently.

1.2. Selection of Topic and Study Area/Locale:

To conduct any research or study, there should be identified a research topic clearly and specifically at the outset. As a researcher, I have selected the topic- 'socio-economic challenges and vulnerability of monga affected people: a sociological study in Gaibandha district' as my masters of philosophy dissertation. I have selected the five villages of Gaibandha sadar and Phulsori upazilla in Gaibandha district to investigate my research problem. These villages are East Communia, New Bridge or Defeat Company Para, and Baghuria [Gaibandha sadar], Vasarpara and Fasarpara, and Balashighat [Phulsuri upazilla] of Gaibandha district of Bangladesh. I have collected information about challenges and vulnerability posed by monga to the respondents of these villages of 40 respondents each. As a result, the sample size is about 200 respondents from whom we collected data. While selecting the research areas, a few important points have been considered. Especially, emphasis has been given on the purpose and objectivity of the study, in order to gather reliable, significant, meaningful data. The reasons behind the selection of the areas are:

1. The areas of the villages under Gaibandha district are severely monga prone areas.
2. The conducting of the research would be easier because of availability of collecting information from monga affected people.
3. The expenses, time and labor are expected to be lesser.
4. Significant investigation has not yet been done in the issue of socio-economic challenges and vulnerability of monga affected people.
5. Respondents are expected to provide the right information spontaneously.

1.3. Objectives of the Study

The broad objective of the study is to explore the existing socio-economic challenges and vulnerability of monga affected people. Since the term of monga is used as 'theka', or 'mora kartik' or 'ovab' or 'akal' also has some distinct features which are almost different from poverty or famine or food crisis and inadequate access to resources, it is related to the vulnerable, destitute situation and also poverty line. Monga is often known as akal meaning high price of essential commodities or scarcities of food such as rice, fish and vegetables. Every year after plantation of aman paddy in September, poor segment of the population, who are mostly dependent on agricultural activities, face severe vulnerability. Monga is also defined, as near famine situation though it is not a full-fledged famine. It occurs in particular time and in particular areas of Bangladesh. Basically monga occurs in ashar, srabon, vadro, ashwin and kartik. Though monga occurs every year in northern regions of Bangladesh for about these months, it is frequently occurred and severely affected in ashwin and kartik. So, I think it is my great opportunity to work in such crucial and burning topic in recent decades. In this connection, I selected this crucial topic. Food insecurity and related coping strategies deserve special attention in this study mainly for three reasons: first, although food insecurity represents the traditional seasonal problem in lean periods, its persistence over time gives it a flavor of chronicity and/or intergenerational transmission of poverty. Secondly, food insecurity is largely confined to ecologically vulnerable parts of northern districts with, of course, yearly variations of its severity. Thirdly, to know the socio-economic challenges, vulnerable, destitute and miserable condition among monga affected people.

The specific/major objectives of this study are:

1. To understand the differences in the magnitude of food insecurity and consequent food vulnerability among people from mainland vis-à-vis people in flood affected riverbank (especially *chars*) households.
2. To find out the nature and extent of needs and problems that monga affected people are confronted with.

3. To know the inclination of educational level among the child of farmers.
4. To know the poverty line among the farmers and the ways to retrieve this miserable condition.
5. To delineate the major trends in the mode of production at the village level.
6. To know the migration trend among the monga affected people of these selected areas.
7. To identify the income generating activities (IGAs) of disadvantaged ultra-poor households in monga prone areas;
8. To assess the impact of economic volatility and more generally shocks, on food consumption of household members taking into account gender dimension;
9. To suggest policy recommendations with special emphasis on interventions leading to food security of the disadvantaged rural poor.

This empirical study analyses how monga affect food insecurity in the region of Gaibandha district. It also focuses on the coping strategies of the affected households.

1.4. Operational Definition:

Monga:

Locally, the term monga is used as 'theka', or 'mora kartik' or 'ovab' or 'akal'. Monga is often known as akal meaning high price of essential commodities or scarcities of food such as rice, fish and vegetables. Every year after plantation of aman paddy in September, poor segment of the population, are mostly dependent on agricultural activities face severe vulnerability. Monga is also defined, as near famine situation though it is not a full-fledged famine. It occurs in particular time and in particular areas of Bangladesh (as mentioned earlier). Basically monga occurs in ashwin (October) and stay till kartik (November). Though monga occurs every year in northern regions of

Bangladesh for about some years, it has been recognized by the newspapers, academicians and by the NGOs only recently.

Hossain Zillur Rahman reserves the term for the ecologically vulnerable northern part of the country. He calls similar phenomena in other regions seasonal poverty and excludes therefore all these regions from the monga definition. It is said that the term monga originates from the northern districts. Monga is a popular expression for a severe food crisis.

In the study area all people understood the term monga. They frequently defined it as the time, where there is no work or as akal or ovab, which expresses scarcity.

Monga is seasonal food insecurity in ecologically vulnerable and economically weak parts of north-western Bangladesh, primarily caused by an employment and income deficit before aman is harvested. It mainly affects those rural poor, who have an undiversified income that is directly or indirectly based on agriculture.

Food Security:

The term monga is used to define by the government of Bangladesh is that of the 1996 World Food Summit, namely '*access by all people at all times to the food needed for an active and healthy life.*'

According to the Food and Agriculture Organization (FAO, 1996) of the United Nations, *food security is a situation in which all people at all times have physical and economic access to sufficient, safe and nutritious food to meet their dietary needs and food preferences for an active and healthy life.*

Food security is generally influenced by four major factors. These are "accessibility", "availability", "affordability" and "awareness".

Food insecurity:

The term 'food insecurity' refers to the relationship among food poverty i.e. failure to attain a certain well-being threshold, risks, and fails to manage those risks (Alwang, et al. 2002).

A Washington-based population survey report defined *food insecurity as the limited or uncertain availability of nutritionally adequate and safe foods, or limited or uncertain ability to acquire acceptable foods in a socially acceptable way.*

Chronic food insecurity: Chronic food insecurity means the inability to meet food needs on an ongoing basis.

Temporary food insecurity: when the inability is restricted to a specific shock like natural disaster or civil conflict then temporary food insecurity arises.

Cyclical food insecurity: Cyclical food insecurity occurs during the lean season and it directly affects those who are involved in agricultural activities.

Vulnerability: Vulnerability is defined as the probability that a household will fall into poverty in terms of work, unable to access to food, socio-economic status, sanitation, health hazards, residential environment, access to pure drinking water etc. in the future period.

Household: Generally, a household is defined as a dwelling unit where one or more persons live and eat together with common cooking arrangement. Person living in the same unit dwelling unit but having separate cooking arrangements constitute separate household which is the basis of the measuring instrument of selected areas investigation.

Nuclear family: The type of nuclear family refers to the husband, the wife and legitimate children only who are living together and sharing the same kitchen.

Joint/Extended family: The extended family refers to the type of family where husband, wife, children, brothers and sisters, parents, uncles and aunts, parents-in-law, sister-in-law, son-in-law, brother-in-law, or other relatives who live together sharing the same kitchen (Cost 1975:110).

Wages (W): Wages represent that portion of the value created by living labour which is appropriated by the owner of the means of the means of production.

Disguised unemployment: Disguised unemployment refers to the amount of labor force that can be removed for a certain period without any reduction in output.

Seasonal surplus labor: Seasonal surplus labor is defined as the difference between actual employment in every season and the employment available for a year.

The chronic surplus labor: The chronic surplus labor is described by the difference between labor available and labor required for the peak season.

Landless farmer: Landless peasants are those who do not occupy any cultivable land.

Marginal farmer: The households who occupy 1-5 bighas cultivable land have been treated as marginal landowner/farmer.

Poor farmer: The poor land owner/farmer occupies 5-10 bighas of cultivable land.

Middle peasant in safe: The household that holds about 10-25 bighas of cultivable land is defined as middle peasant in safe.

Rich farmer: Rich landowners occupy about 25 bighas and above of agricultural land, this land must be cultivable. Sometimes, they lease out land in exchange of money.

1.5. Justification/Rationale of the Study

The basic criteria or nature of a research is to investigate any study in a rational, unbiased and organized way. The encyclopedia of social research defines the social research. According to the definition of encyclopedia of social research, 'social research deals with the social phenomena. It studies behavior of human beings as members of society and their feelings responses, attitudes under different circumstances' (Devi 1997:104).

Sociology is the study of society. To understand the society we have to know the beliefs, attitudes, roles, norms and values of human beings in that society. On the basis of these categories, we may introduce the social stratification, economic conditions and status. Sociology studies the behavior of researcher and the researched in non-hierarchical relationship. In these sense we have to study the vulnerable, destitute and disadvantageous people who struggle to lead simple life during monga season. Earlier, a little study has been done on the monga affected people. And, as far as I know there has never been studied on the burning issue of irrigation on selected area.

Rural poverty is extreme in nature. The rate of absolute/hard core poverty is increased day by day. According to Household and Income Expenditure Survey 2009, around 31.5% of rural people in Bangladesh live in poverty. The poverty and the overpopulation can increase the landlessness and segmentation of land. As a result, inequality has arisen. But the study of monga (food insecurity) prone areas has been limited. Besides, whatever the findings

of the previous studies/research as, they are insignificant and irrelevant to protect the real scenario of the people of monga prone areas and possible strategies to combat the social disaster. Since the monga affected people are the vulnerable, destitute and disadvantageous people who are struggling to lead simple life during the monga season, I decide to study in explorative ways the socio-economic challenges and vulnerability of monga affected people: a sociological study in Gaibandha district.

1.6. Limitations of the Study

Any social research dealing with the dynamics of societal living is confronted with a variety of obstacles. As the main goal of my study is to show the challenges and vulnerability of monga prone areas like these five villages under Gaibandha district, the main limitation is that it does not represent all the socio-economic scenario and cultural profile of monga affected areas of Bangladesh. Since, the sample size is small that can not provide the whole features of monga problem. Obviously there are some limitations that are almost inherent in every research effort, emerge out of the techniques of data collection method and data processing. Although method of interview is very much preferable to social science research there are some inbuilt limitations of the method. Sometimes researchers fail to establish safeguard against the interviewer's biases. It is also difficult to cross check the information that is provided by the respondents. In terms of case study, it focuses on few units, sometimes limited in their representativeness. Besides, during the study I encountered many limitations. Some important limitations are:

1. Time frame for such an important research work is too narrow to take a larger representative sample size for the in-depth study.

2. Basically monga occurs in particular time and in particular areas of Bangladesh. Generally monga occurs in ashar, srabon, vadro, ashwin and kartik. Though monga occurs every year in northern regions of Bangladesh for about these months, it frequently occurs and severely affects in ashwin and kartik. As the result of my M.Phil (1st part) has been published in November

29, 2010 and also will be submitted within November 29, 2011 so I had to collect data from pre and post full-fledged monga situation. So, the data may not represent fully in proper representativeness.

3. Many respondents were hesitant and reluctant to answer certain issues like income, amount of land, social assistance, access to sanitary latrine and pure drinking water, receiving credit, vulnerable, deprived and destitute situation, political affiliation, migration etc. After persuasion discussion and explanation they permitted me to carry out the conversation. It took enough time to convince them about the absolute academic nature of the study.

Chapter Two

Review of Literature

It is obvious that the best initial approach to any research project is review of relevant literature. Methodological approaches to literature review differ depending on the perspective or focus of a research. The appropriate point in the planning process at which to concentrate on the literature is something which may well vary in different styles of research. In the traditional model of research, the literature is reviewed as part of the research planning and question development stage. This is the recommended way to proceed in many research situations, and it has been the model typically followed in quantitative research and in some types of qualitative research. Of course, the literature can be a fruitful source of concepts, theories and evidence about a topic, but it can also influence how look at a topic, perhaps thereby precluding the development of some new way.

In qualitative and quantitative research proposals, the literature may be used in sharpening the focus of the study, and to give structure to its questions and design. In all cases, the researcher needs to connect the proposed study to the literature. So, I have just followed the literature. According to Keith F Punch, there are three main functions of literature review:

- For advancing of the study comprehensively, the literatures have to be reviewed and that review will be included as part of the proposal.
- To ahead of the case study of research, the literature will be reviewed comprehensively. In this case, the nature and scope of the literature should indicate.
- To integrate the study or research during the study and as in grounded theory prior to the work empirically, the literature have to be reviewed. In this case too, the nature and scope of the literature should be indicated.

The purpose of this section is to review the past research works, which are related to the present study. Although a good number of researchers of various agencies and organizations have shown their interest in conducting research on the socio-economic status of peasant lives those who deprived and

vulnerable during food insecurity situation or monga season , but it is found that only a few works were conducted in Bangladesh. In order to sharpen the situation of socioeconomic challenges and vulnerability of monga affected people related research question and prepare a research design on this proposed issue relevant literature have been reviewed.

Monga is a seasonal scarcity of employment and, hence household incomes - leading to lack of access to food amongst mainly rural poor, landless as well as marginally land-owning families – mostly concentrated in the north western region of the country. The manifestation of monga is essentially food and nutrition insecurity. Seasonal food insecurity manifests itself in all three of its dimensions: availability, access and utilization. Thus, food poverty and insecurity among children in the monga-hit regions as well as among children of the ethnic minority population (who are alleged to be marginalized in the society) may have serious social and economic consequences, including low or no educational achievement, losses in productivity, income and income generating capacity of the future generation, which presumably continues in perpetuity. DER (2004) argues that ‘Monga’ is a word that is used to describe the impact of a combination of factors at the household level, e.g. the reduction in day-labor opportunities after the rice crop is sown and before the harvest, seasonal higher prices of basic food commodities, and the after-effects of monsoon flooding. The effects of monga on households are indicators of the presence of monga. These are reduction in the size and number of meals prepared and consumed every day, recourse to the consumption of uncultivated foods from wild sources, very low wage rates for day-labor (as low as Tk. 60 per day), advance sale of labor at a discount on the prevailing market rate, sale of fixed and moveable household assets e.g. some land, livestock, jewellery, furniture, even pots and pans; migration to other less affected rural areas or to major cities; taking advantage of repayment holidays on existing loans; and contracting news loans - from micro-credit providers if possible, otherwise from village moneylenders at extremely high interest rates, etc. In comparison with the situation in previous years households’ coping capacity is the main option for coping with monga in the form of reducing food-intake at the risk of increasing their malnutrition and, either selling assets or taking on an increased

debt-burden. Advance labor sales and migration are not always readily available options, because floods (common for this time of the year) may have severely reduced day-laboring opportunities in both the monga-affected districts and also in those to which people would normally migrate i.e. to the northeast haor areas. The response actions generally come from the Government's end through its various relief programs (VGF, Gratuitous Relief, Test Relief, etc.) for the flood victims. However, the government has only been able to meet a limited proportion of the needs. The monga has contributed to a vicious cycle of increasing indebtedness and poverty in these areas. The recommendations for action by DER group members (and others) were three-fold. Those were: short-term, medium-term, and long-term measures. The first two were stop-gap measures, and the last one was about mitigating the factors that would prevent 'monga-like' situation from happening in the future.

Dr. Mahbuba Nasreen and Debashis Kumar Kundu (2008) explained in their article 'The sociology of monga: some illustrations from northern Bangladesh' that monga is a social disasters which is not a full-fledged famine, it turns into an almost near famine like situation, which occurs periodically and is mainly faced by the landless and marginal farmer. They identified the periodic catastrophe monga has long been linked with our traditional subsistence agricultural system, feudal land tenure arrangements, and exploitative dadan system in rural credit market, and migration (mainly push factor) to the cities. On the other hand, due to lack of employment opportunities, proper transportation, marketing and irrigation facilities in monga regions people's vulnerability further deteriorate to a greater extent. However, they presented their article that monga is being considered as social phenomenon, which mostly related to socio-economic variables of the northern region. Most of the population of the region possesses indigenous knowledge about the possibility of occurring monga. Moreover, they present monga considering its social vulnerability as a social disaster.

In 2005 Rahman undertook a 'forecast' survey in 12 upazilas of the northern districts of Jamalpur, Gaibandha, Kurigram and Nilphamari. He suggested institutionalization of the effort in the form of a monga forecast i.e.

survey every year in late August through early September until the curse of monga is eliminated in Bangladesh.

CARE (2005) investigated the northern region of Bangladesh as topographically and climatically vulnerable due to floods, river erosions, drought spells, and cold waves more frequently compared to other regions. The local economy of these areas was heavily dependent on agriculture without much diversification, yielding only one or sometimes two annual harvests. No other significant alternative employment opportunities were available in these areas between the months of September through December in every average year. Since the landless and the poorest survive on agricultural wage labor, owing to lack of opportunities and expected shortage of income during this period, they become trapped in what is called monga – a seasonal cyclical social and economic phenomenon of poverty and hunger. Many affected families take maximum one meal per day, and pregnant women, children, and lactating mothers as well as elderly people suffer from malnutrition.

In 2005 The CARE report also noted that domestic violence and frequent change of profession by vulnerable and poor people take place under unrest and compulsion induced by monga. Able-bodied boys and men migrate to cities and more resourceful rural regions of the country; babies are born underweight and suffer malnutrition from their first day onward. Child education stagnates, and loan from non-institutional sources increases. Disabled and elderly people of the families are neglected and suffer in particular, with many joining the ranks of beggars, and yet others are forced to sell their labor in advance. Households, most affected by monga, cope with the situation by taking food of inferior quality, and by skipping meals. The array of households' responses further includes taking loan from money-lenders at high interest rates. The distribution of relief on behalf of the government is found insufficient. Particularly vulnerable are women, children, elderly and ethnic minority people, as they tend to have limited options in terms of social capital and safety nets.

Sebastian Zug (2006) used a qualitative method to determine monga in Bangladesh. Various families were interviewed once or several times and, focused group discussions (FGD) were conducted to pursue the survey

findings. Interviews were not only restricted to just people affected by monga, but were also held with traders, landowners and government officials. Sebastian Zug defined monga as seasonal food insecurity in ecologically vulnerable and economically weak parts of the north-western Bangladesh, primarily caused by an employment and income deficit before the crop aman is harvested. It mainly affects those rural poor, whose main (or only) source of income is agriculture or agriculture-related production. The seasonal shock, however, is only the “trigger” of monga. Had the people not been ‘chronically poor’, they would have the capability to cope with this shock. Therefore, monga is not a problem of food availability, but of lacking access to food. The definition of monga is restricted to the lean season preceding the aman harvest in the Bangla months of Ashwin and Kartik that is, mid- September through mid-November, though there is a second lean season before boro is harvested. As the second lean season is usually less severe, it is mentioned as ‘little-monga’. He suggested underdevelopment of the chars and the flood-affected mainland facing the lean season - which are affected by monga, along with strategies that were required to cope with monga, and also with severity of these fluctuations.

Shamsuddin et. al. (2006) assumed that , monga is a seasonal starvation condition’ and tried to contextualize the monga into the existing famine literature arguing that the underlying principles of existing socio-political processes are the principle hindrances in order to tackle this highly predictable problem successfully. In doing so they regarded the monga as synonymous to seasonal famine and as caused by the failure of a set of bundle entitlements’ prevailing in the socioeconomic process ‘resulting in destitution of the most vulnerable, marginal and least powerful class in the area to a point where the individuals in the class can no longer maintain a sustainable livelihood (Maudood Elahi & Iffat Ara, 2008).

Shahabuddin, Q. and Ali, Z. (2006) explained in their article “Natural Disasters, Risks, Vulnerability and Persistence of Poverty: An Analysis of Household Level Data” that the effort to eradicate monga permanently; a seasonal-cum-chronic poverty in the northwestern part of Bangladesh. He focused on rescuing the poorest of the poor from income deficiency through

giving them 'seed, money, or relief', wherever applicable, and managing and/or linking them to 'social safety nets' in the most vulnerable cases with the help of PKSF.

Shanto (2006) observed that the most vulnerable groups in the monga prone areas are the landless and the riverbank erosion-prone people. Ali (2006) indicated that alternative agriculture and expansion of small industries might remove the effects of the monga in the northern part. Following this, Bari (2007) also focused on the prospects of alternative agriculture in the monga prone areas and offered some recommendations in this connection (Maudood Elahi & Iffat Ara, 2008).

In 2008, Holmes, Farrington, Rahman and Slater examined the evidences on the links between social protection and agricultural growth in Bangladesh by synthesizing existing impact evaluations from four programs in the country. They found positive impact of social protection interventions on agricultural growth involving protection measures, prevention measures, and promotion measures.

Ahmed Ali shows that his study area in Saturia Upazila of Manikganj District, which is comparatively better-off, that people have to reduce the number of meals during the pre-harvest period and that they sometimes replace rice with root-crops like sweet potatoes, which is considered as 'poor men's crop'.

Nasreen Ahmad surveyed several regions of Bangladesh during the months when the households face scarcity on research purposes. She explored that "irrespectively of location Vadro, Ashwin and Kartik [monga] are the three main month of scarcity/deficit followed by the months Ashar, Sraban [floods] and Chaitra [little monga]". The author directly links the reasons for the scarcity in Ashwin and Kartik to a lack of agricultural work during the lean season of aman rice cultivation.

Baulch and Davis (2007) examined the factors enabling poor households to improve well-being, factors worsening livelihoods, and factors contributing to persistence of poverty and food insufficiency. The bulk of the Bangladesh population constitutes the poor landless and marginal farmers and they follow different types of livelihood strategies to cope with their food insecurity and

vulnerability. A study by ILRI suggested new technology of production as a key driver to improve food security of landless and marginal farmers (ILRI-Bangladesh 2007).

Naher *et al.* (2007) have undertaken a baseline study for new country programmes (NCP 2007 – 2010), the outcome assessment of the VGD programme and VGD cash grant programme in Chittagong Hill Tracts. Kashem and Sarker (2005) defined hunger and locations of ultra-poor, identified causes of food insecurity, and gave suggestions for reducing food insecurity. ISDE's development mission identified natural disaster, social and religious cultural norms, lack of alternate income sources, limitation of training supports etc., as the main obstacles and supported integration of ultra-poor women into the development programmes for enhancing purchasing power (ISDE 2007).

Bangladesh has made a considerable progress in production and per capita availability of food during last decades, but the 2008 food price hike resulted in a sharp fall in rice wages measured in terms of quantity of coarse rice that can be bought with a daily cash wage (Mandal *et al.* 2008; and Hussain 2008).

Alam (2008) also highlighted on the lack of ability of the country's 30 million ultra-poor to three meals a day due to rice price rocketing. Hulme (2007) identified natural calamity, government policies, seizing warehouse of larger food dealers and importers as the main reasons for hindering food supply to the market, which ultimately created food crisis in Bangladesh. Riely *et al* (1999) indicated that food availability was a function of the combination of domestic food stocks, commercial food imports, food aid and domestic food production as well as underlying determinants of each of these factors.

FAO, IFAD and WFP developed a twin-track approach to food security, combining sustained growth in food and agriculture with targeted interventions towards enhancing direct access to food (WFP 2002; Antriquez, *et al.* 2005). In line with this, on-going European Commission funded IRRIFoSHoL project has made notable contribution to improving food security and livelihoods of the agriculture dependent poor households (IRRI 2007). National Agricultural Technology Project (NATP) - Phase-1, have provided training to 18000

farmers to increase efficiency of food production and ensure food security (NATP 2008).

Raihan (2009) explored the impact of the rise in food prices on the education of children in the poor and vulnerable households in Bangladesh. Analyses of the survey data suggest that during early 2008 the prices of rice, pulses and edible oil increased tremendously which threatened the status of food security of these poor and vulnerable households in Bangladesh. As a result of the price hike, significant percent of households were forced to cut their consumption of rice, pulses and edible oil. The households who could maintain the level of consumption of rice unaffected, they could do so at the cost of reduced consumption of other non-rice food items and/or by reducing the non-food expenditure. The poor and vulnerable households under consideration employed several coping strategies to combat the adverse effects of food price hike, and 'becoming more indebted by taking loans' turned out to be the most widely used coping strategy.

Ahmed S.S. and others (2003) showed in their article socio-economic survey on a monga affected village of north Bengal that the monga affected people faces severe food insecurity problem. At that time of monga, a few people of the area are survived by taking boiled potatoes, vegetables, kauns, kachu and other unusual food items. Moreover, sometimes they have to hungry or to less their meals within a day or twice. The monga affected people have very little or no option to overcome the situation.

CPD (2005) relates monga with the variables of poverty and famine. About 60-65 percent of agricultural labour in compare with 31 percent agricultural labor in comilla became workless in September and October months in this area. It is also noticed that lack of industries caused no employment opportunity. Lack of infrastructure and transport facilities is another cause of monga. This report also shows that repeated flood attack damaged the aman crop before September and October months. High interest rate of repayment of loan from local money lenders (Mahajons) is almost 140-180 percent, which provides most vulnerability in monga period. Relief activities, food for works (FFW) and vulnerable group development (VGD) programs are not responding at minimum level to alleviate monga.

Rahman A (2003) has conducted another study named 'Monga in North Bengal, Monga in our politics' on the rate of employment drop in monga period in surveyed upazilas of monga prone areas. This study shows that the average work days available per week in normal time is almost 6 but only 4 days in monga period. Bangladesh Economic Teachers Association (2004:55) has conducted a study on monga. This study finds some causes of the severity of monga. This study represents that crops damaged due to droughts and floods, river bank erosion and lack of employment are the main causes of occurring monga.

Rahman, H.Z. (2005) presented his study 'Monga Forecast 2005: Field Assessment and Action Plan' four steps to reduce monga. The steps are: provide aid to the real affected people, diversification of crops and job opportunity, small scale and large scale initiatives to protect natural vulnerabilities, to grow massive self awareness about the rights of affected people.

Ahmed (2005) shows that few people of the area possess most of the wealth and about 70% of people of the area are actually landless and nearly landless are based on agricultural activities. There are many rootless families and the situation is such as they are living with the mercy of that rich landholders and jotdars. Labor market is very cheap in monga prone areas and as a consequence, the laborers have no scope for bargaining. Landholders can use them with a very cheap cost. After the 1947, a huge number of people were migrated in greater Rangpur from other parts of the country. This is why, this migrated population creates much pressure on limited land resources and became a challenge to food security. In 1980, rice was main exporting item of the districts. But recently, it has become the food shortage area. Once a lot of mustered seeds were produced in the region but recently oil has to be imported. Moreover, although the businesses are expanded but the fate of the landless people has not been changed. As being poor they do not receive any loan from any bank or government office as the latter fear of not getting repayment from the poorest. Various banks and NGOs are working in this area to reduce poverty but their roles to support poor monga prone people are not noticeable. Lack of infrastructure and transport facilities is another cause of monga. High

interest rate of repayment of loan from local money lenders (mahajons) is almost 140-180 percent, which provides most vulnerability in monga period. Relief activities, food for works (FFW) and Vulnerable Group Development (VGD) programs are not responding at minimum level to alleviate monga. Relief activities do not reach near at hand in vulnerable and destitute people of monga prone areas. Union Parishad Chairman, Member and other local people who are at powerfull person and muscleman distribute relief fund to their relatives in exchange of money and their political supporters. As a result, the poor, vulnerable and destitute people of monga prone areas face their food crisis or insecurity in severe during monga period. So, they are almost dependent on rich people, mahajon and jotdars for their livelihoods.

Chapter Three

3.1. Sociological Theories related to the Study:

3.1.1. Surplus Labor Theory

There are vast populations living in rural areas of Bangladesh. Most of the families have tended to increase or size of the big family members for cultivating agricultural modes of production which is mostly basis on manual labour. But with the introduction of modern technology like power tillers or tractor, thatching machine, there is little scope for a large manpower to be utilized in agricultural sector. Beside these agricultural sectors, there is little scope to proper utilize manpower in industrial sector. Besides, during the monga or lean season like ashar, srabon, vadro, ashwin and kartik month the people of these areas have no work. In the northern region, rural people have limited opportunity to be engaged in other sectors except agricultural activities. As a result, enough or lot of laborer become unproductive as unemployment labor during monga season. That is surplus labor has been arisen in the monga prone areas which is not an exceptional example for the selected five villages under two upazillas of Gaibandha district.

Furthermore, the introduction of labor –absorbing techniques which maximize output per unit of investment will inevitably decrease the average and marginal productivity of labor (Pepelaris and Yotopoulos, 1967:76).

Agricultural or farm mechanization in Gaibandha district has almost exclusively taken the form of introducing more tractors, engines and installation of pumps and combines for the cultivation of cereal crops. On the basis of consultations with agricultural experts, we have estimates that substitution of tractors for draught animals for ploughing, sowing and harvesting saves, on the average, at least, 15 men and 10 supplementary wage-days for every acre. A traditional bull which is operated by manpower can cover daily average 6 bighas of cultivated land for ploughing. At that time, a lot of manpower was needed to cultivate in agricultural land. On the other hand, now a mechanized power tiller or tractor can plough about 50 bighas properly in a day. As a result, a lot of people have been unemployed which is mostly seen in rural agricultural sector. Thus, the surplus labor has arisen in the rural

agricultural sector. Earlier, people used traditional manually operated devices, such as, dhones (conical-shaped containers used for lifting water for irrigation), swing buckets, and dug-wells, etc. At that time, manpower was needed to grow more crops. But nowadays irrigation technology has been improved manifold. As a result, modern irrigation technology has replaced those traditional irrigation devices. There are few laborers and times cost are needed through this new irrigation devices to grow more crops.

In the northern region rural people have limited opportunity to be engaged in other sectors except agricultural activities. The demand of labor has decreased and at the same time the supply of labor has increased because of introduction of modern capital based agricultural technologies such as tractor, power tiller, rice mill and spare machine. Wage rate is also lower than other regions due to available supply of labor. If the mobility of labor such as horizontal mobility and vertical mobility and geographical mobility are increased, then, the supply of labor is decreased and wage rate is increased. Moreover, the region has a low literacy rate and technical education and training is yet to be fully known. The lower mobility of labor in this region was also related to poor transport communication from north part to south region or capital before the introduction of jamuna bridge in 1996. In general, the approach of people was unfavorable to geographical mobility (Ahmed, 2013:3). In this region, the supply of labor has unusually increased due to the non-expansion of non agricultural sectors. The labor power is gradually more increased because of non economic development and unemployment and disguised unemployment has increased enormously.

Within our traditional subsistence agriculture, rice price generally fluctuates two to three times in a year in accordance with aus, aman and boro paddy seasons. Usually the price goes up and reaches to the highest level just before the start of paddy harvesting. Sometimes due to unfavorable climate and human made cause rice price increase to very high level and poor people, particularly day laborers, can not buy rice due to lack of money as well as lack of employment in agricultural lean period. As a result, surplus labor has been arisen. In many areas this situation is known as *akal* i.e. severe scarcity of food (mainly rice).

Seasonal surplus labor, for a year, is defined as the difference between actual employment in every season and the employment available. The chronic surplus labor is described by the difference between labor available and labor required for the peak season (Pepelaris and Yotopoulos, 1967:126).

The term chronic surplus labor has often been used interchangeably with the concept of disguised unemployment. Disguised unemployment refers to the amount of labor force that can be removed for a certain period without any reduction in output. Definitionally, disguised unemployment requires zero marginal productivity plus the condition of *ceteris paribus* (Pepelaris and Yotopoulos, 1967:32).

Disguised unemployment does not apply to the hired labor, as a here zero marginal productivity is considered compatible only with self-employed labor. In this case, it is argue, farmers are working on their lands as farmers but contribute nothing to output. In fact they apply labour unnecessarily.

With the introduction of modern technology, a few people are needed to cultivate to grow more crops. Marx argued that capitalism or modern technology worked by using the labor of the working classes to earn more profits to buy machines or engines that would replace the laborers which, in turn, would lead to unemployment and poverty. Thus the poorer were not poor because they overran the food supply, but only because capitalist and new technology had first taken away part of their wages and then had taken away their jobs and replaced them with machines. Thus the labour surplus has arisen with the introduction of new technology.

3.1.2. Theory of vulnerability:

During the 1970s and 1980s an alternate hypothesis emerged, describing the classical model as problematic as it inevitably leads to the oversimplification and neglect of significant components of disasters. In particular the social structures that produce inequalities of gender, ethnicity and class (among others), that, in turn, produce vulnerability to hazards (Blaikei et al. 1994; Hewitt 1997). According to Blaikei et al (1994: 10) Disasters are produced by the complex mix of social, political, and economic forces that

produced vulnerability of people to hazardous environments. Important here is the focus on human agency as expressed in culturally reinforced social practice. That is, the specific things people do, situated in time and space, affect their vulnerability to various kinds of natural hazards. Therefore, while hazards are natural, disasters only strike when it has an effect on vulnerable people (Cannon, 1994).

The term vulnerability is defined as “the characteristics of a person or group and their situation that influence their capacity to anticipate, cope with, resist and recover from the impact of a natural hazard” (Blaikei et al, 2004:11). Vulnerable groups are often categorized under age, class, ethnicity, gender and physical or mental disability. Depending on the nature of the hazard and the socio-cultural context, different groups are more vulnerable than others.

During the monga season it is also very difficult for unskilled workers to find alternative employment opportunities, mainly because of the climatic conditions. As it is still raining and the flood water has not removed completely, there is only very limited work available in the construction sector, for earth works and on the brickfields.

Between transplantation and harvest in which it is called agricultural lean season many laborers can not earn enough money for covering their basic needs. Some groups or individuals are indirectly affected by the agricultural lean season. The turn-over of most shops in Gaibandha districts and stalls on the markets selling non-food items decreases during monga, as the cash availability is low for the poor but also for the landlords, whose consumption strongly increases after harvest. This decrease can lead to monga especially for those having very small businesses like the hawkers selling crockery, cheap jewellery or ice-cream to the people in the villages.

Female headed households are usually severely affected during the monga season. Many families, who have no male earner, because of death, disability, illness, divorce, etc. go begging. Interviews showed that they face a big seasonal fluctuation in their income. During the harvest time people in the villages give a lot of alms, mainly in form of paddy. The beggars store the paddy and also sell some on the market to receive some money. When the

resources and income sources of other people run short, they stop or strongly reduce their support for the beggars.

During monga the income of rickshaw and van puller decreases, as there are very few agricultural products to be transported.

Drop out from school children has been arisen for monga or financial crisis. As a result monga affects negative impact on education indirectly. If the illiteracy rate becomes more then the poverty or vulnerability situation will be arisen severely.

During monga migration opportunities decreases as the agricultural lean season affects all Bangladesh. As scarcity affects many people during the monga season, more people come to Dhaka to work as rickshaw puller. It becomes difficult to rent a rickshaw and some garages also increase the rent. Their income is substantially lower.

Money-lending is a common strategy used by the poor during the monga period to allocate money for covering basic needs. People in the study area have no access to formal short-term loans for consumption. They have to use the services of informal moneylenders. The moneylenders know about the problematic situation of the monga affected people and they can therefore profit from their vulnerability by taking very high interest rates.

During normal times people can receive loans with 10% interest per month from local moneylenders.

During the months of *Ashwin* and *Kartik* if people take a loan of 1000 taka, they mostly have to pay back 500 taka and one *mound* of paddy which in Gaibandha is equal to 42kg and was worth some 600-700 taka during harvest of aman in 2010. Some were pressured to give another *mound* of paddy if the people could not pay their loan.

It is obvious that these systems of money-lending and advanced sale of labor and harvest are very exploitative. Laborers in the study area receive about 80 taka, if they sell their labor in advance. The wage rate during harvest is about 120 taka. The poor people mostly have no other choice, than to accept their conditions, as they do not have a lot alternative to allocate money from other sources.

People reduce the amount of food by taking fewer meals per day or by reducing the quantity per meal and sometimes they are not eating at all. People reduce the quality of their foods and buy unclean broken rice, which is about 25% cheaper on the local market. People stop buying comparatively expensive items for their meals. They consume less milk, eggs and vegetables. Meat is out of reach for most of the rural poor also during good times. During monga some people of the area are survived by taking kachu, kauns, boiled potatoe, vegetables and other unusual food items.

The people of monga prone areas do not get pure drinking water and they also have lack of sanitary latrine. As a result, their physical capacities decrease and they become more exposed to diseases like diarrhoea. As money is short medical treatment is often not possible.

High interest rate of repayment of loan from local money lenders is almost 140-180 percent, which provides most vulnerability in monga period. Relief activities, Food for Work (FFW), Vulnerable Group Feeding (VGF) and Vulnerable Group Development (VGD) programs are not responding at minimum level to alleviate monga. As a result, vulnerability has become growing concern in this area.

Vulnerability theorists agree that women are the population most at risk when hazardous conditions unfold as disastrous events. However, as Enarson and Morrow (1998) contend, disaster research in the U.S. has failed to adequately engage in feminist theory or gender analysis (1998; Fothergill, 1998; Ikeda 1995). Therefore, in order to effectively address the implications of the Indian Ocean tsunami on Sri Lankan women, it is necessary integrate the fundamental ideas stemming from feminist theory, that, according to Kalwant Bhopal: the limited access of women to economic, social and political power, the nature of the sexual division of labour and those social expectations about the behaviour of women which limit and inhibit their achievements (1997:1).

Vulnerability, the dynamic nature of food security is implicit when we talk about people who are vulnerable to experiencing food insecurity in the future. Vulnerability is defined in terms of the three critical dimensions, that is,

vulnerability to an outcome from a variety of risk factors because of an inability to manage those risks. Indeed, a person can be vulnerable to hunger even if he or she is not actually hungry at a given point of time. Vulnerability analysis suggests two main intervention options by reducing the degree of exposure to the hazard and increases the ability to cope. By accounting for vulnerability, food security policies and programs broaden their efforts from addressing current constraints to food consumption, to include actions that also address hunger, malnutrition and poverty of future threats to food security (FAO 2008). Vulnerability can be redefined with the difference between the level of certainty-equivalent consumption utility at, and above which the household would not be considered vulnerable, which is similar to a poverty line and the expected utility of consumption. Kurosaki (2007) explained vulnerability in economics terms as a loss in forward-looking welfare due to low expected consumption, high variability of consumption, or both.

Rayhan and Grote (2005) explored the linkage among poverty, risk and vulnerability for flood hazards in Bangladesh in 2005, linking these three issues to the flood affected people, sources of risks contributing to flood vulnerability and policy interventions that are most likely to reduce the flood risk and consequent vulnerability. Though flood is a common geographical phenomenon in Bangladesh, combining geography, population, and extreme poverty makes people vulnerable to flood risks. A cross sectional household survey was carried out after two weeks of the flood in four districts, and 600 rural households were interviewed through three-stage stratified random sampling. A utilitarian approach was used to assess flood vulnerability and its components: poverty, idiosyncratic and aggregate risks to capture the effect of flood on households' welfare. The interview schedule included fixed household's characteristics such as, age, gender, education, occupation; and inter-household variables such as, monthly income, expenditure, asset value, number of meals taken, cost to reach market place for both before and after flood periods by recall memory method; and basic inter-community variables like as, availability of primary and secondary schools, public hospital and electricity, flood height and duration.

Chaudhuri (2002) has focused on vulnerability as expected poverty, where vulnerability is defined as the probability that a household will fall into poverty in the future period. According to Chaudhuri (2002) vulnerability assessments are likely to differ from the usual poverty assessments on a couple of accounts. First, vulnerability assessments have to be, by definition, explicitly forward-looking within the framework of poverty eradication is an ex-ante (forward-looking) risk or probability that a household will, if currently non-poor, fall below the poverty line; or if currently poor, will remain in poverty. Secondly, vulnerability is in the treatment of the observed consumption expenditures at a point in time from a single cross-section survey as the outcome of a dynamic process that is occurring in real time. And, this means that these assessments have to be rooted in explicit models of inter-temporal household behavior. Theoretically, he defined welfare in terms of consumption so that vulnerability of household at time t is the probability that the household's level of consumption at time $(t + 1)$ will be below the consumption poverty line, z . Thus, vulnerability is essentially an ex-ante concept.

Gender inequality is a root cause of women's disaster vulnerability. Global forces and social changes placing more people at greater risk of disaster also disproportionately impact women.

Women's subordination is a root cause of disaster vulnerability. Women's economic insecurity (e.g. high poverty rates, contingent labor, homework, lack of credit and savings) increases their need for post disaster financial assistance. Ideological constraints on female mobility may limit access to lifesaving information, shelter, or relief goods. Sexual and domestic violence magnifies the demands women face during crisis but is not integrated into post-disaster housing policies or disaster public health initiatives.

Women are also at greater risk due to power relations intersecting with gender (e.g. social inequalities based on race/ethnicity, social class, age) and to global patterns of development. Economic globalization increases women's economic insecurity (e.g. through contingent labor, job loss in restructuring industries, increased informal-sector work) and expands their unpaid work (e.g. through structural adjustment cutbacks in social services disproportionately used by women).

Demographic trends also increase women's relative risk. The global rise in women heading households overloads women during crises, generally increases their economic insecurity, and may exclude single mothers and their children when disaster relief is geared to male-headed households. Changing household structure also puts more women at risk. Rising rates of women living alone increases social isolation and hence reduces access to disaster warnings or recovery information.

Women are not universally or identically impacted by disasters. Highly vulnerable women have specific needs and interests before, during, and after disasters.

Taking gender relations into account suggests that those most likely to be hard-hit and to need long-term assistance recovering from environmental and social disasters, include:

- destitute, low-income, and economically insecure women; women who are contingent workers or unemployed; homeworkers and others in the informal sector; small-scale farmers; women in care giving jobs and professions
- female headed households, those in large complex households, and women caring for many dependents
- widows and single women; socially isolated women; rural women
- women subject to domestic and sexual violence, and those insecurely housed in shelters
- functionally illiterate women; women not fluent in majority languages

Highly vulnerable girls and women may not be socially visible or included in disaster plans but they have urgent needs, for example for: safe and accessible evacuation space and temporary housing; equitable access to food, clothing, and other relief goods; transportation assistance and emergency communication in community languages; child care and other services supporting women's long-term care of surviving dependents; reproductive health care and gender-sensitive mental health services during evacuation, relocation, and resettlement; provision for mitigating violence against women in disaster contexts; long-term economic recovery assistance and access to paid disaster relief and recovery work.

3.1.3. Dependency theory and destitute people of monga prone area

Dependency theory uses an adapted vision of the world systems perspective (Langholm, 1971; Wallerstein, 1974) for cross-cultural comparisons. The unit of analyses is not particular nations but the interaction between advantaged core areas and peripheral locales.

From the standpoint of the dependency theorist the interaction between core and peripheral regions and different locations of aged people within this area circumscribe the experiences of aged individuals.

In this study the theory of vulnerability is significantly used. Vulnerability is experienced in a range of contexts or at various levels or sectors; national and sub national (regional), social (district, community or domestic), institutional, military, systems and networks, economic and environmental (Parker et al., 1997 use similar headings) monga in the northern part of Bangladesh shows sub national and social vulnerability. At each level, susceptibility, and therefore vulnerability, is increased by dependency. Dependency is a very real case of vulnerability, whether it is by choice, chance or inevitability. Dependency theory was forerunner of what is better understood as sustainability; one form of dependency is the reliance by the generation upon the resources of the next. In the longer term therefore, dependency can be a product of unsustainable development (Lewis, 1991:23). In the social and sub national level, the vulnerability of communities and people is usually manifest in social groups that may be integral members of a community, such as the very young or the very old or the children or the distinctly separate groups identifiable by settlement, ethnicity or religious differences. Thus Lewis (1999:41) constructed four sets of occurrences within which vulnerability may be perpetrated, or by the same token may be reduced. The most significant relevance of this theory is: the external events such as natural disaster and social disaster like monga, the changes in socio economic policies and conditions and the extent of access to resources and services. In monga situation we find the same scenario of dependency, vulnerability and not any access to local resources among the affected people.

Ahmed (2005) shows that few persons of the area possess most of the wealth and about seventy percent people of the area are actually landless and nearly landless are based on agricultural activities. There are many rootless families and the situation is such as they are living with the mercy of that rich landholders and jotdars. Labor market is very cheap there and so the labors have no scope for bargaining. Landholders can use them with a very cheap cost. After the 1947, a huge number of people were migrated in greater rangpur from other parts of the country. This is why this migrated population creates much pressure on limited land resources and became a challenge to food security. In 1980, rice was main exporting item of the districts. But it has become the food shortage area in the recent century. Once a lot of mustered seeds were produced in the region but recently oil has to be imported. Moreover, although the businesses are expanded but the fate of the landless people has not been changed. As being poor they do not receive any loan from any bank or government office as the latter fear of not getting repayment from the poorest. Various banks and NGOs are working in this area to reduce poverty but their roles to support poor munga prone people are not noticeable. Lack of infrastructure and transport facilities is another cause of munga. High interest rate of repayment of loan from local money lenders (mahajons) is almost 140-180 percent, which provides most vulnerability in munga period. Relief activities, food for works (FFW) and Vulnerable Group Development (VGD) programs are not responding at minimum level to alleviate munga. Relief activities do not reach near at hand in vulnerable and destitute people of munga prone areas. Union Parishad Chairman, Member and other local people who are at powerful person and muscleman distribute relief fund to their relatives in exchange of money and their political supporters. As a result, the poor, vulnerable and destitute people of munga prone areas face their crisis or insecurity in severe during munga period. As a result they are almost dependent on rich people, mahajon and jotdars for their livelihoods.

Furthermore a dependency for the local NGOs is created, that need donor money to implement projects and to maintain their status quo or to grow. If donors agree, they might also implement programs, without consideration of the situation and its necessity. On the selected villages of Gaibandha district, a

local NGO built up a flood shelter through CFW. They paid the laborers 80 taka per day. After the first heavy rainfalls the flood shelter was damaged. The people living next to the shelter were asked why they were not taking initiative to repair the flood shelter before it would get totally destroyed. As they are very poor they gave the most logic answer. If they would repair it by themselves, the NGO would not employ them again for the needed work. However, in a long-term run this is not sustainable and might also have negative effects on the people's self motivation to bring a change to their lives and into their communities.

3.2. Theoretical Framework: Monga Prone Areas

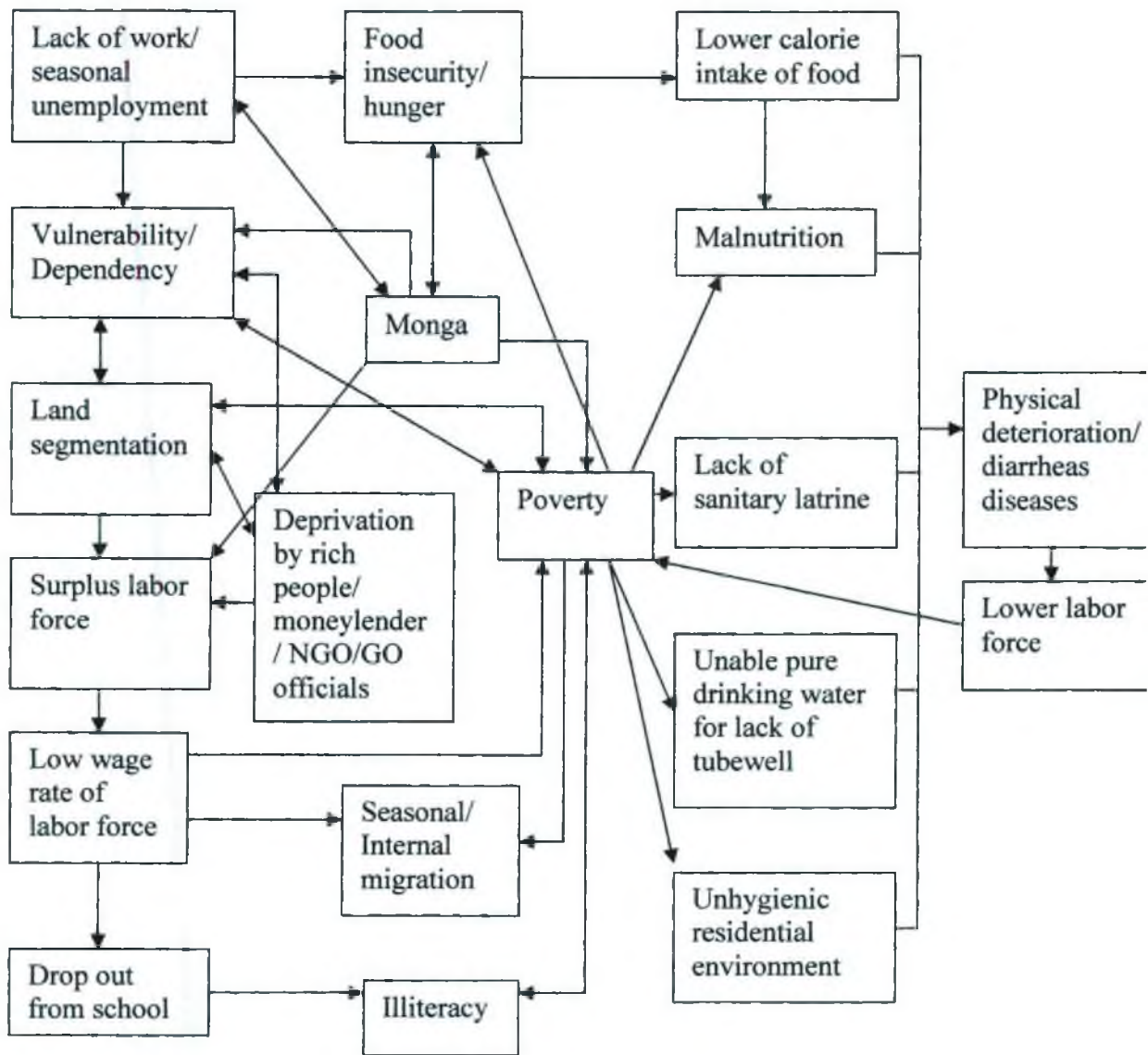


Figure-3.2: Theoretical framework of challenges and vulnerability of monga affected people

Chapter Four

4.1.1. Definition of Monga:

The term monga is frequently used and institutionalized by the journalistic writings, seminar's language and discussions in different seminars, workshops and symposiums. Locally, the term is used as 'theka', or 'mora kartik' or 'ovab' or 'akal'. The similar situation in Chittagong Hill Tracts is termed as 'rahad' in indigenous language. Whatever we call it, monga has some distinct features which are almost different from poverty or famine or food crisis and inadequate access to resources. Monga is often known as akal meaning high price of essential commodities or scarcities of food such as rice, fish and vegetables. Every year after plantation of aman paddy in September, poor segment of the population, who are mostly dependent on agricultural activities, face severe vulnerability. Monga is also defined, as near famine situation though it is not a full-fledged famine. It occurs in particular time and in particular areas of Bangladesh (as mentioned earlier). Basically monga occurs in ashar, srabon, vadro, ashwin and kartik months. But in ashwin (October) and kartik (November) occurs severely in monga region.

The manifestation of the phenomenon called monga is food and nutrition insecurity. The achievement of sufficient **nutritional status** depends on the three factors availability, accessibility, and utilization of food. **Availability** is the physical existence of food. In this framework availability refers to the regional or national level and is a combination of food production, commercial food imports, food aid, and domestic food stocks. **Access** is ensured, when the households and its members have sufficient resources to obtain those foods. This can be done through subsistence production or by gaining enough income to purchase on the market. **Utilization** refers to the quality of the food consumed and how balanced it is concerning its nutrients. A healthy physical environment, including safe drinking water and an understanding of proper health care and food preparation is needed to ensure this ability. Each of these three factors can vary in time.

There are two types of food insecurity such as: *chronic food insecurity* – the inability to meet food needs on an ongoing basis –, *temporary food*

insecurity, when the inability is restricted to a specific shock like natural disaster or civil conflict and *cyclical food insecurity*, if there is a regular pattern to food insecurity every year. Monga is a *cyclical food insecurity* which occurs during the lean season and it directly affects those who are involved in agricultural activities. The monga regions agriculture is mainly based on paddy cultivation. Therefore, the employment opportunities for agricultural day-laborers mainly depend on seasonal labor requirements for this crop. In-between transplantation and harvest only little labor is needed and as a result the income of day-laborers is low. Like the agricultural laborers marginal farmers face monga, too. Their financial assets reduce towards the harvest. The financial resources of many marginal farmers are not enough to ensure the inputs for their crops and sufficient food for their families in the same time. Some groups or individuals are indirectly affected by the agricultural lean season. This is the case for all those who depend on the income of people affected by the agricultural lean season, like small traders and beggars. Due to the lack of or weak purchasing power they have no **access** to the market, i.e. they can not buy enough food to fulfill their requirements. The monga affected people reduce the quantity of nutritional intake. To compensate the common but comparatively expensive food, they consume cheap and sometimes unhygienic products and collect wild growing plants. This can cause problems for the **utilization** of food. The physical health of the people in the main monga period is already weakened through the preceding flood period when illnesses like diarrhea are very common. Diarrhea remains a problem during monga and worsens the situation because the limited amount of available food for the individual can not be absorbed adequately by the body.

Most families suffer to a certain extent from chronic food insecurity throughout the year, which has negative impact on their health and makes it even worse for them to overcome the short but serious monga period.

The **availability** of food in the understanding of the framework is no problem. A sufficient amount of food exists in Bangladesh and monga affected districts even produce a food surplus. Bangladesh as a whole is not self sufficient in food production in most years, but government and private

commercial imports as well as international food aid ensures the availability on national level.

Monga differs every year in its severity because mainly **accessibility** and **utilization** vary in their **stability**. Agricultural production is underlying different natural risks, like early floods and heavy or late rains that can destroy crops and therefore also employment opportunities. Furthermore, the price fluctuations during monga differ.

Interventions of NGOs and the government like Cash-for-Work (CFW) have influence on the stability, too. Programs like CFW bring income and enable the beneficiaries to access food on the markets. These short-term interventions and other activities to combat monga will be discussed in later.

Hossain Zillur Rahman reserves the term for the ecologically vulnerable northern part of the country. He calls similar phenomena in other regions seasonal poverty and excludes therefore all these regions from the monga definition. Other authors do not connect monga at all to a geographical area or mention locations like the northwestern districts, west of the Brahmaputra as regions where monga mostly, but not exclusively, occurs.

In the public discussion monga is strongly related to the seasonal food insecurity in north-western Bangladesh. It is a problem, that monga is also understood as a synonym for seasonal food insecurity in general. The use of the term monga for both cases suggests that there is no seasonal food insecurity in other regions of Bangladesh. However, it is also a problem there, although generally less severe. It is therefore very important to be aware of different uses of the term monga concerning locality.

A similar problem in the definition exists concerning time. For some monga is restricted to the time before harvest of aman rice. Often a period of one and a half to three month are mentioned. Others use the term in a wider period of time and include the respective time before boro rice is harvested around mid March to mid April.

It is said that the term monga originates from the northern districts. Monga is a popular expression for a severe food crisis. In other parts of the country other expressions like akal are used for the same or similar situations. The observation of Mahmudul Hasan that people within the so-called 'monga

regions', which are more orientated towards the districts east of Jamuna, do not know the term monga, was also the case with some inhabitants of a char in Gaibandha's Shaghata Upazila, which is geographically close to Jamalpur.

In the study area all people understood the term monga. They frequently defined it as the time, where there is no work or as akal or ovab, which expresses scarcity.

The important aspect for them is the qualitative change of their livelihood. They mainly did not connect monga by themselves to a certain time in the calendar. But if they were requested to do so, nearly all mentioned Ashwin and Kartik as the most severe periods while Chaitra was mentioned less frequent and it was often said, that it is less severe.

Monga is seasonal food insecurity in ecologically vulnerable and economically weak parts of north-western Bangladesh, primarily caused by an employment and income deficit before aman is harvested. It mainly affects those rural poor, who have an undiversified income that is directly or indirectly based on agriculture.

Comparable situations in the second important lean period before the boro harvest will be called 'little monga', the term 'monga-like situations' will be used for phenomena of food insecurity caused by lack of employment in other regions or during other periods of the year.

4.1.2 Definition of Food Security

It is difficult to define the concept of 'food security' in a clear-cut manner. Opinions also differ whether it is a qualitative or quantitative concept. The definition of food security used by the government of Bangladesh is that of the 1996 World Food Summit, namely '*access by all people at all times to the food needed for an active and healthy life.*'

The concept of 'Food Security' is not just a situation of achieving production target of one or two crops; rather it expresses a holistic view where all people within a territory have equal and sufficient access to food. According to the Food and Agriculture Organization (FAO, 1996) of the United Nations, *food security is a situation in which all people at all times have physical and*

economic access to sufficient, safe and nutritious food to meet their dietary needs and food preferences for an active and healthy life.

Food security is generally influenced by four major factors. These are “accessibility”, “availability”, “affordability” and “awareness”. Transitory food insecurity, arising from seasonality, natural disasters, etc., occurs even in the presence of a number of social safety programs for poverty alleviation (National Food Policy Plan of Action 2008-2015, GoB). The longest pre-harvest period starts in mid-September and lasts through the mid-November, when acute food shortage occurs in certain rural areas of the country. Severely hit areas have been identified to be the landscape that lies in the Jamuna and Tista river basin. This seasonal food shortage situation is locally known as ‘*monga*’. The WFP has identified all five administrative districts of greater Rangpur, and districts of Bogra and Serajgonj as *monga*-affected zone. Of these, greater Rangpur area is known to be ‘hardest hit’ (BBS 2002).

The term ‘food insecurity’ refers to the relationship among food poverty i.e. failure to attain a certain well-being threshold, risks, and fails to manage those risks (Alwang, et al. 2002).

A Washington-based population survey report defined food insecurity as the limited or uncertain availability of nutritionally adequate and safe foods, or limited or uncertain ability to acquire acceptable foods in a socially acceptable way.

It is found that “food insecurity is commonly central to descriptions of the experience of being poor (Brock 1999).” This implies that poor people in countries like Slovenia, Egypt or Pakistan typically describe their experience of poverty (and fears associated with it) in terms of hunger, lack of food and anxiety relating to meeting future food needs (World Bank, 2001).

4.2. Food Insecurity: A Global Perspective

Poverty is the root cause of food Insecurity. A food secure country can produce, store or import the food it needs and distribute it equitably. Food insecure countries typically have either large numbers of poverty-stricken

people, or very low average food consumption levels, or large fluctuations in food supplies coupled with low consumption levels.

The population of most developing countries is still growing rapidly, even though the rate of growth has slowed down. Every year the global population increases by about 90 million. Most of the increase, around 95 percent, takes place in the developing world. Taking the most conservative projections for world population growth over the next 30 years, food production will need to double in order to meet minimum requirements. Yet the land available to produce this additional food is being degraded, largely as a result of deforestation, overgrazing and poor farming practices. FAO estimates that some 1,200 million hectares of land are affected by soil degradation.

At the same time, the availability of productive agricultural land per capita is declining in many countries because of population growth. Data from 57 developing countries show that nearly 50 percent of all farms are smaller than 1 hectare in size. As a result, many poor farmers find that they can no longer make a living out of their land.

In the developing countries, people are migrating in large numbers to towns and cities in search of wage employment and better opportunities. Nearly 70 percent of all Latin Americans now live in urban areas compared to just 30 percent or so 30 years ago. Urban areas are growing by 6-8 percent a year in sub-Saharan Africa. Soon, more people will live in towns and cities than in the countryside in developing countries as a whole. The young and more vigorous people tend to migrate, leaving women, children and the old to carry out the burden of work.

Food prices in the world market have reached record highs in the recent years. The price of rice in the international market has nearly tripled to \$963 per ton in May, 2008 from a year earlier, while wheat prices have almost doubled to \$349 a ton during the same period. In Bangladesh, the retail price in April, 2008 of coarse rice rose 61% from last year, while wheat prices are up 56%. Soaring food prices have led to serious hardship for the poor, who have to spend about 70% of their total spending on food. The trend in food prices has also intensified inflationary pressure in the economy and is expected to worsen income inequality. In Bangladesh, food inflation now stands at about 12%. Out

of the country's total population, 40% are now living below the poverty line. The country's per capita gross domestic product currently stands at \$554 (ADB, 2008).

Although the volume of agricultural production has doubled over the past 30 years, this progress has bypassed many countries and peoples: in sub-Saharan Africa nutritional levels have actually fallen since the 1970s. Poverty is the root cause of under nutrition in a world which has been able to increase overall food production. A major problem is that the increase is spread unevenly around the globe, and that the poor cannot afford to buy what is produced.

An increasing population has to live off a dwindling supply of arable land and increasingly limited water resources. There is a vicious circle between increasing poverty and resource degradation. This makes it vital to achieve sustainable forms of agriculture. To achieve sustainable food production and security, poor farmers need access to finance and productive resources, including advice and technical help. Rural incomes, status of women, diets and food distribution systems need to be improved. Agricultural waste will have to be reduced. Land and other resources will have to be distributed more equitably. At the same time, progress in reducing population growth will help relieve pressure on resources and bring food production and supplies into balance with needs and demand.

In conclusion, it can be said that food insecurity is caused by multiple factors and different countries are trying to tackle the problem with different strategies. Degradation of lands and other natural disasters has lessened the production of foods in some parts of the world. The reduced agricultural production as well as increased population of the world is threats to global food security.

4.3. Food Insecurity in Bangladesh: Status and Current Trends

The food scenario in Bangladesh has undergone major changes over the last decade, moving from a system involving large-scale government interventions in rice and wheat markets to a more market-oriented system, with

public food distribution systems increasingly targeted to those households which are most in need. Moreover, as food grain production has increased and food grain availability at the national level has been successfully maintained at a satisfactory level, the focus of government policy has gradually expanded to include major efforts at improving nutrition status of children and women.

The concept of 'Food Security' is not just a situation of achieving production target of one or two crops; rather it expresses a holistic view where all people within a territory have equal and sufficient access to food. According to the Food and Agriculture Organization (FAO, 1996) of the United Nations, food security is a situation in which all people at all times have physical and economic access to sufficient, safe and nutritious food to meet their dietary needs and food preferences for an active and healthy life.

Bangladesh is an agrarian country. Despite its agrarian characteristics and the fact that majority of people live in some way or other on agriculture, Bangladesh is yet to achieve self-sufficiency in food production. Bangladesh was a chronic food-deficit country in the past and fortunately has turned, lately, near self-sufficient in food production. In recent times, however, the challenge of food security in Bangladesh is enormous. In spite of making considerable socio-economic progress over the years, Bangladesh still has the third largest number of poor after China and India, a segment of which is chronically malnourished, suffering from silent disaster. Such large-scale malnutrition and hunger result in unpreventable sufferings, diseases and losses of productive potential of the toiling mass. According to latest report of FAO, the prevalence of undernourishment reveals that 30% people are still undernourished in Bangladesh.

The Government of Bangladesh has identified Food Security as an important factor contributing to its socio-economic stabilization and development. To discuss food security, its importance is to be considered for an active and healthy life. These are availability of adequate food, stability in food supplies, access to food, and nutrition security. Bangladesh has made a steady progress in the expansion of food production. However, because of the increasing population pressure there has been an extensive use of land to meet the growing demand for food. Despite the growth in food production and its

availability, food insecurity is still a major problem mainly because of the lack of purchasing power and thus of access to food, especially for the ultra poor community. A major portion of the rural population is landless, and as labors they depend on casual earning for their livelihood. Due to the seasonal variation in agricultural employment and limited employment opportunities in non-farm sector, millions of people suffer from chronic and transitory food insecurity. The average Bangladesh diet is deficit in energy by about 15 percent. It is seriously imbalanced with an inadequate intake of fat, oil, fish/animal protein, fruit and vegetable (Amin and Farid, 2005).

In order to understand better the nature and extent of the food security situation and the possible ways of improving the situation, it is important to distinguish between food security at the national, local, household and intra-household levels. The ultimate goal is to meet the food requirements of the people at all levels. Food security at the national level is determined by the availability of enough resources for the whole population.

At the local or sub-regional levels, food security can be measured by comparing regional nutritional requirements with availability of dietary calories per head. Furthermore, the problem is increasingly being considered in terms of seasonal or grass roots level. At the household level, food security is dependent on a household's access to enough food. Thus it is closely linked with the issue of poverty, access, sufficiency, vulnerability and sustainability (ADB, 2008).

Poverty and hunger, as we know, are not simply economic problems in the narrow sense, but more importantly, they have social and political dimensions as well. Since the market does not care about the food security needs of the food deprived population, the government will have to play the caring role if the objective of ensuring food security of all citizens is to be achieved in Bangladesh because of so high incidence of absolute poverty and un (under) employment.

Moreover, adequate food availability at the household level does not necessarily mean that all members of the household enjoy access to enough food. In particular, women and children often suffer from inequalities in intra-household food distribution. Balanced diet is a food security related problem,

which is not directly related with poverty in Bangladesh (Amin and Farid, 2005).

Food security at household level is closely linked with poverty. There are two approaches which are generally used for measuring the incidence of poverty: direct calorie intake (DCI) method and cost of basic need (CBN) method. The Bangladesh Bureau of Statistics (BBS) has estimated the extent of poverty using the DCI method through its successive Household Expenditure Surveys (HES). In addition, the CBN method of estimation has also been introduced in the household expenditure surveys.

Thus, it is observed from the above discussion that poverty and hunger as well as malnutrition and undernourishment are quite common in Bangladesh. The SSN programs and other interventions of government try to minimize the level of severity of food insecurity.

4.4. The Outside Perspective on Monga

Nowadays, the term monga is widely known in Bangladesh. The national media reports about the seasonal food insecurity by using the term monga very frequently. Furthermore, the term has been politicized and the debate on the topic in the capital Dhaka is sometimes far from the real necessities of the affected people.

During the BNP govt. regime, the political opposition regularly blames the government for not taking sufficient steps to address monga. While the government was hosting the SAARC summit in November 2005 opposition leader (now Prime Minister of Bangladesh) Sheikh Hasina attacked the government for not taking monga serious: "I also request the government headed by [the] Prime Minister to visit immediately the monga-affected districts of the region". She attacked the government in a populist manner concerning the costly decoration of Dhaka City for the meeting: "Had the government allocated a portion of the money spent for such a gorgeous illumination, the acute poverty-hit people of the northern region would have got a meal." The Bangladesh Awami League (BAL) and other opposition

parties frequently carried out own relief programs in ‘the monga regions’ to underline the weak performance of the government.

The government, on the other hand, uses monga to show that their programs are successful instruments to tackle rural poverty. The governmental news agency BSS quoted official sources concerning the monga in 2005 as saying that “adequate steps taken by the government [in form of an] adequate supply of food grains helped the people to overcome the monga in all the districts of greater Rangpur. [...] So-called 'Monga' exists only in the media reports now-a-days.”

The Bangladeshi society is highly sensitized for famine and related issues. The last big famines of 1943 and 1974 are still well remembered. “There is a widespread perception within the political elite of the country that the occurrence of a famine so soon after independence caused a massive crisis of legitimacy for the then government whose violent overthrow a year later was seen as an expression of this loss of legitimacy. The crisis of legitimacy due to failure to contain the famine appears to have become for subsequent governments a crucial political concern.”

During the big floods of 1998 this psychology of famine intensified by reports in international newspapers and magazines, helped to prevent the famine. The debate on monga is strongly related to this psychology of famine, because the political actors fear to be held responsible for a famine or to be accused that they are not engaged in preventing a famine like situation.

For local NGOs the term monga has turned into a kind of brand for their products. NGOs in northern districts can easier sell ‘their products’ in the sense of acquiring projects, by claiming that the project will reduce the people’s suffering related to monga in the respective area. Titles of projects contain now frequently the word monga like in the one of World Bank’s *Monga Mitigation Initiative Pilot Program*. Concerning those NGOs, which are implementing programs, a paradox has to be taken into consideration regarding their interest in addressing the problem. As local NGOs can allocate a lot of money for programs related to monga, it would be a big loss or them if a permanent solution to monga would be developed. They have therefore a certain interest,

that monga remains a problem in their working areas. How far this paradox has influence on the work of the NGOs can not be clarified in this report.

4.5. Climate Risks and Monga - A Scenario of Extreme Poverty:

The monga prone area is situated in between Tista and Jamuna basin. Topographical status and climate risks make the area ecologically vulnerable to destabilizing variations including floods, river bank erosion, drought spells, and cold waves (CARE 2005), all of which occur more frequently and intensely than in other regions. In this harsh environment, the local economy shows little diversification and is greatly dependent on agro-based production which generates only one or sometimes two annual harvests, in contrast with three crops per year in more fertile and benign parts of the country. Since the landless poor survive on agriculture-based wage labor, their opportunities and ensued incomes fall during this period, and they become trapped in what is called monga – a cyclical phenomenon of poverty and hunger.

In recent years adverse weather conditions like drought, cold spells, early floods in August through September that destroy part of the recently sown Aman rice crop, unexpected rainfall leading to swollen rivers and increased erosion or flooding, etc. have resulted in the destitution of countless number of families, including many relatively well-to-do families in the area. With their houses – even homestead swept away by river erosion and flood, thousands and thousands of families have had to flee to higher grounds, e.g. embankment or roadside grounds where they have to sleep in the open air. Such unanticipated climate shocks that trigger food insecurity and cause destroyed household assets, reduce demand for labor and therefore income, and lead to extreme poverty.

It is not so surprising that households in vulnerable zones are more prone to food shortages. More than one-third of the households in these zones face food shortage throughout the year and another one-third face temporary food shortage during the year round (Shahabuddin and Ali 2006). Thus, chronic poverty and hunger are accentuated by the factors noted above.

The chars (islands) in northern Bangladesh of the Jamuna and Teesta basin have a big influence on the livelihoods of many people in greater

Rangpur area. The poor, especially those who own no other means of production, have to live on income from agricultural day laboring, share cropping and share raring for absentee landlords. People's life on the chars is determined by the nature of the rivers who are confronted with floods spanning from mid October to mid November preceding monga every year. The char dwellers and those who live along the banks of the rivers are also confronted with river erosion (Zug 2006b). Thus, life in chars in terms of livelihoods is on, much of the time, a knife-edge equilibrium.

4.6.1. Monga in a Geographical Perspective: Who is Affected?

Monga is a phenomenon that is in the opinion of the educated public clearly connected to north-western Bangladesh. Sebastian Zug (2006) shows in his article "Monga – Seasonal Food Insecurity in Bangladesh." that a dominance of monga in the districts of greater Rangpur (Gaibandha, Kurigram, Lalmonirhat, Nilpharmari, and Rangpur). If there is a very rough localization of monga given, often greater Rangpur and additionally - to a far lesser extend – greater Dinajpur (Dinajpur, Thakurgaon, and Panchagarh) are mentioned.

Ahmed Ali shows for his study area in Sauria Upazila of Manikganj District, which is comparatively better-off, that people have to reduce the number of meals during the pre-harvest period and that they sometimes replace rice with root-crops like sweet potatoes, which is considered as 'poor men's crop'.

Nasreen Ahmad conducted a research in several regions of Bangladesh during the months when the households face scarcity. She found out that "irrespectively of location Badhro, Ashwin and Kartik [monga] are the three main month of scarcity/deficit followed by the months Ashar, Sraban [floods] and Chaitra [little monga]". The author directly links the reasons for the scarcity in Ashwin and Kartik to a lack of agricultural work during the lean season of aman rice cultivation.

These examples show that according to our above given definition, monga-like situations are prevalent in other regions of Bangladesh, too, but are not called monga there. The Poverty Trends Project in 1990/91 was probably the most comprehensive study that covered the topic seasonal poverty.

Poverty in monga prone areas is not only a seasonal problem. In various publications on poverty in general these areas always belong to the most affected ones. Sebastian Zug shows in his article “Monga – Seasonal Food Insecurity in Bangladesh” that ‘A comparison of the poverty mapping of the Bangladesh Planning Commission and the map on the perception on monga shows a significant correlation between monga affected areas and areas with a high proportion of people, who cannot afford to eat more than 1,805 kcal per day’.

The focus of chronic poverty on the north-western districts is also supported by the 1995-96 findings of the *Bangladesh Bureau of Statistics*. Their measurement was based on calorie intake and expenditure. The nine worst-off districts were Jamalpur, Sherpur, Panchagarh, Rangpur, Sirajgonj, Kurigram, Gaibandha, Lalmonirhat, and Nilpharmari. Looking at the wages for agricultural labor in all districts the data shows significant lower daily wage rate in greater Rangpur District. Data from 2004 shows the same phenomena. The daily average wage for male laborers in greater Rangpur was with 50.9 taka per day without meals only 68% of the average wage rate in Bangladesh (74.5 taka). Only greater Dinajpur had a similar low wage rate (52.1 taka).

There are different reasons and explanations why the northern districts are more vulnerable. It is noticed that in ‘the monga districts’ a bigger part of the population is earning its daily living from agricultural labor compared to most other regions in Bangladesh. Kurigram is the only district in whole Bangladesh, where more than half of the population (50.5%) was working as day-laborers in 1996. Their proportion in the other districts of greater Rangpur is far above average, too (Sebastian Zug, 2006). As monga is a problem of seasonality of agriculture it mainly affects marginal farmers and agricultural laborers. Since those districts have a bigger proportion of them, they are more vulnerable to monga.

‘The monga districts’ are seen to be economically weaker than other districts. Greater Rangpur belongs to the regions where the GDP is comparatively low. In 1999/2000 Gaibandha was the district with the lowest GDP in whole Bangladesh. At present it is not exception of that scenery. Though at that time the GDP is the lowest in Bangladesh but now it is near in

the lowest GDP in Bangladesh. The other districts of greater Rangpur with the exception Rangpur with its urban centre are also far below the average. But there are other pockets in Bangladesh where the GDP is similar low.

Taking only the GDP's component of manufacturing into consideration, Bangladesh is very heterogeneous. Lalmonirhat, the weakest district concerning manufacturing accounts for only 244 taka per year and capita. This is only 9% of the countries average and 1.6% of the strongest district Dhaka. Greater Rangpur in general belongs to the weakest regions with Lalmonirhat, Nilpharmari, and Kurigram as the three weakest districts in the country. The *Bangladesh Bureau of Statistics* published data on the number and type of manufacturing industries in all districts of greater Rangpur.

Sebastian Zug says that Observation showed that in all districts paddy processing, brickfields, and saw mills exist. According to the data of the Bureau of Statistics also tobacco related industries play a certain role in all districts of greater Rangpur but a relevant number of persons are only employed in Rangpur District, where also some other smaller industries can be found. The main employment in the region remains agriculture, which is bound to the above described seasonality. The paddy processing industries are mainly creating employment after harvest, and not during monga, which is taking place before harvest. Bricks can only be produced when there is no rain. The seven brickfields in Sundarganj are operated from about mid of November to March and employ about 100-300 laborers including those who transport soil by *van* to the brickfields. During the preceding monga period only a very small number of laborers are needed to take preparations for production.

Other off-farm employment is mainly not bound to the same seasonal patterns as agriculture. In those regions, where off-farm employment is more common, a regular and oftentimes higher income can be achieved by the employees and more labor is available for the agricultural labor force. The reasons for the economic backwardness concerning industries in these districts could not be sufficiently clarified so far. Different arguments like the far distance and bad road communication to Dhaka as well as lower expertise in doing business of the northern people were sometimes mentioned during expert interviews as well as a politically motivated negligence of the region.

The argument of political negligence needs to be looked at in more detail. Regarding the last three governments, people from the north were not very strongly represented in it.

General Ershad ruled Bangladesh until his military regime was overthrown by a mass movement in 1990. He originates from Rangpur and has therefore still many supporters in whole greater Rangpur. In the parliamentary elections in 1991, 1996, and 2001, candidates from his party won most of the respective regional constituencies. The 1991 elections were won by the BNP, who formed an informal coalition with Jamaat-e-Islami. But no single constituency in greater Rangpur was won by the coalition and therefore nobody represented this region in the government. The same happened during the rule of BAL from 1996 to 2001, when only Jamaat-e-Islami could win a seat in parliament beside Ershad's Jatiya Party. Members of Parliament (MP) from the north are a bit better represented in the currently governing coalition. Three seats were won by the leading BNP, two by their coalition partner Jamaat-e-Islami. This is still very low compared to the total number of 22 available seats.

Agriculture in the northern districts is very much based on paddy production. Rangpur and Dinajpur belong therefore to the important surplus regions concerning the production of rice and wheat. As Rangpur has a cropping intensity of 200% which means, that in average people harvest two crops on one field per year.

This cropping intensity is the second highest together with Jamalpur after Bogra. Although the intensity of agriculture is very high, the diversification of agriculture is comparatively low. Agricultural employment is therefore very much connected to the seasonality of rice that requires no labor during the problematic season. Higher diversification can reduce the lean season, as other crops have different processing needs. Diversification with labor intensive crops like vegetables could increase the total labor demand.

Monga is a seasonal scarcity of employment and, hence household incomes -leading to lack of adequate access to food amongst, mainly the rural poor, landless as well as marginally land-owning families – mostly concentrated in the north western region of the country.

Monga refers to a near famine situation faced by many poor households, particularly in the northern region of Bangladesh, such as in the vast char lands of the Kurigram and Gaibandha districts. The main reason for the occurrence of monga is the pre-harvest acute employment crisis among poor agrarian communities during the months of October and November in areas dependent on the traditional agriculture. Monga is characterized by high prices of essential commodities, lack of work for agricultural day laborers, hunger and malnutrition, sale of livestock and household belongings, advanced sale of labor, migration of adult males, and increased money lending against very high interest rates. The occurrence of natural disasters in the preceding months exacerbates the intensity of monga. The most monga affected districts are Kurigram, Gaibandha, Lalmonirhat, Nilphamari, Rangpur, Dinajpur, Panchagarh and Thakurgaon.

4.6.2. Who is Affected by Monga?

The biggest groups of people affected by monga are those families whose income mainly depends on agricultural labour and marginal farming. The above mentioned employment opportunities like construction works or all types of migration are mainly done by those people, who do agricultural labour in other times.

Like the agricultural laborers also the marginal farmers face monga. However, between transplantation and harvest many laborers can not earn enough money from agricultural employment for covering their basic needs. The financial resources of many marginal farmers are not enough to ensure the inputs for their crops and sufficient food for their families in the same time.

During the monga season it is also very difficult for unskilled workers to find alternative employment opportunities, mainly because of the climatic conditions. As it is still raining and the flood water has not removed completely, there is only very limited work available in the construction sector, for earth works and on the brickfields.

Some groups or individuals are indirectly affected by the agricultural lean season. This is the case for all those who depend on the income of people affected by the agricultural lean season. The turn-over of most shops in

Gaibandha districts and stalls on the markets selling non-food items decreases during monga, as the cash availability is low for the poor but also for the landlords, whose consumption strongly increases after harvest. This decrease can lead to monga especially for those having very small businesses like the hawkers selling crockery, cheap jewellery or ice-cream to the people in the villages.

Female headed households are usually severely affected during the monga season. One of the most vulnerable groups consists of the families or individuals, who live on the generosity of others. Many families, who have no male earner, because of death, disability, illness, divorce, etc. go begging. Interviews showed that they face a big seasonal fluctuation in their income.

During monga the income of rickshaw and van puller decreases, as there are very few agricultural products to be transported. Decrease in income affects them probably less than agricultural laborers, but they already had very low income during the rainy season.

In Gaibandha Sadar a Hindu cast is producing bamboo products. Their most important products are big baskets for storing rice and *kulas* which are used for winnowing paddy. During monga they suffer, as nobody buys their products and they have no work, because they can only afford to buy a limited amount of bamboo to produce in advance.

Monga mainly affects those groups of people described above. Income diversification often leads to a general improvement of the family's situation and it can also reduce the seasonal shock affecting their livelihood. Income diversification is not easy, as there are not many opportunities. Although migration is not very lucrative during monga, it was frequently mentioned by people in the study area, that those families with seasonal migrants, are suffering less from monga.

4.7. Social life of monga affected people

Social life is human relationships between people and society. It consists of the larger societal forces that influence the relationship between them to a great extent. From the very individual characteristics like age and sex to other factor like political affiliation, everything influences the life style, pattern of

behaviour, culture and socialization. After reviewing the secondary interaction on social life in munga affected people lives rural selected village, at least nine societal factors are identified in broader categories. These are presented in the following figure:

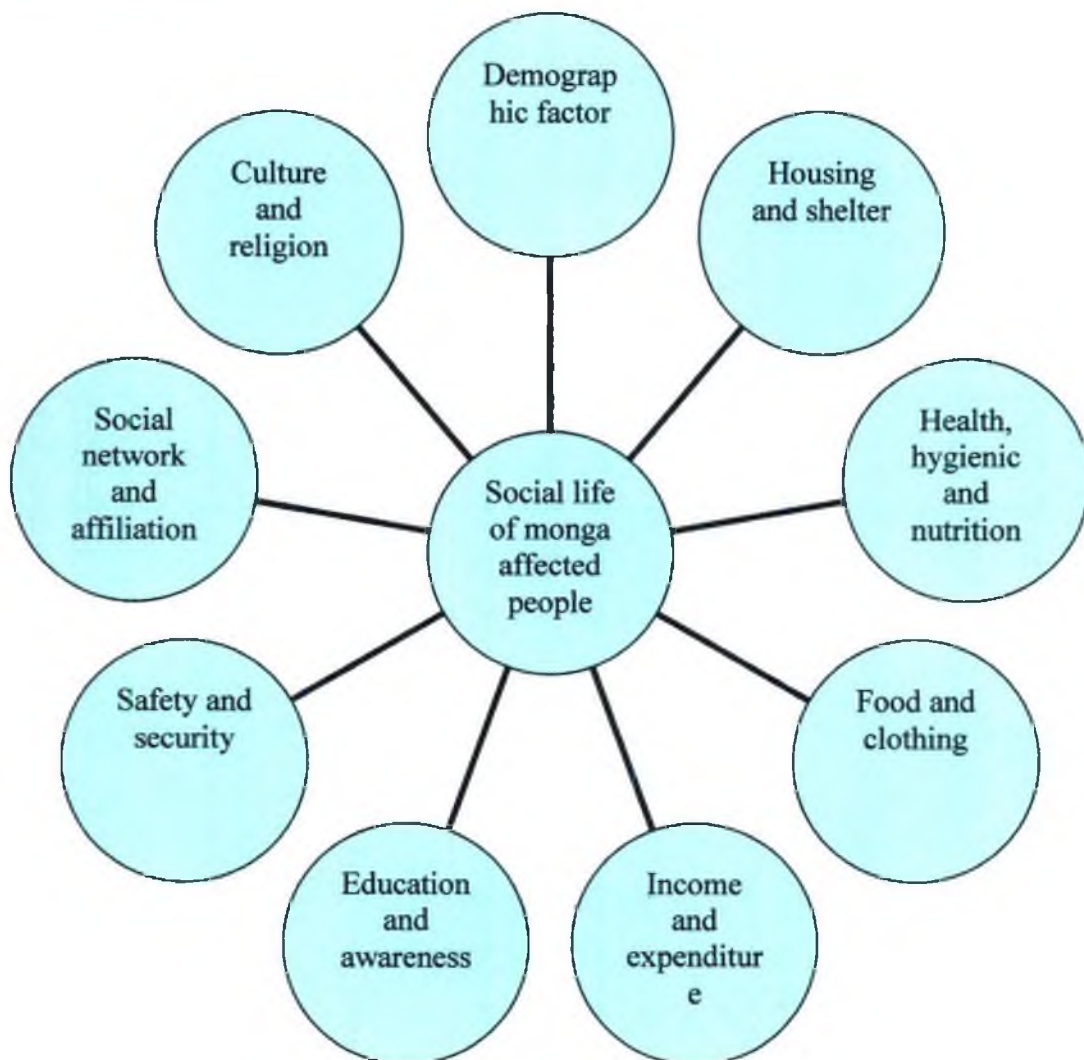


Figure- 4.7: conceptual framework of munga affected peoples' social life

Demographic factors

The first influencing force is population because people make up the society. Here, the size of the population, its geographical distribution; density; mobility trend; migration in age distribution; birth or fertility, marriage and death rates; and racial, ethnic and religious structures are important.

Housing and shelter

Existing housing structure, housing ownership or rental status are identified as the distinguishing factors of housing and shelter. In the selected villages, most of the houses are made by himself or household headed. Most of

the houses are made by bamboo, jute sticks, straw and golpata. Some people constructed their houses by corrugated iron sheets in which bamboo, wood, straw and golpata are also used. In the selected monga affected villages, some people construct his dwelling place by brick built room. There are few peoples who build one storey building. As they construct their dwelling house by corrugated iron sheets, so they need to repair with a few years. The dwelling houses are constructed on the various types of corrugated iron sheets. The dwelling houses construction and reconstruction costs are varied.

Health, hygiene and nutrition

Healthy people indicate the healthy life. Basic health care facilities, sustainable environment, physical external environment, access of sanitary latrine, protection of environmental degradation are important items of health and hygiene. The quality of foods is being reduced in various ways. People stop buying comparatively expensive items for their meals. They consume less milk, eggs, vegetables and calorie intake of food. A few households have tube well of their own. As a result, they do not get access of safe or pure drinking water. Moreover, a significant number has no sanitary latrine, which is the major cause of the prevalence of the diarrheas diseases in the areas. Their physical capacities decrease and they become more exposed to diseases like diarrhea. As money is short medical treatment is often not possible. So, Monga has an effect on the people's health condition in a short-term run.

Food and clothing

To know the social life of monga affected people especially vulnerable people it is recognized that food habit is very important. They eat rice with vegetable, fish and daal in everyday. People reduce the amount of food by taking fewer meals per day or by reducing the quantity per meal. Interviews with different families showed that food intake is reduced to one or two meals per day and sometimes they are not eating at all. Most of them consume two or three meals during normal times. The quality of foods is being reduced in various ways. People stop buying comparatively expensive items for their meals. They consume less milk, eggs, vegetables and calorie intake of food. Meat is out of reach for most of the rural poor also during good times. People reduce the quality of their foods and buy unclean broken rice, which is about

25% cheaper on the local market. Some families also change to wheat, if the rice price exceeds the price for wheat. Furthermore people consume foods that they do not eat during normal times. They collect wild growing taro varieties and eat parts of the banana tree. During monga a few people of the area are survived by taking boiled potatoes, vegetables, kauns, kachu and other unusual food items. Their calorie intake is very low, i think, which belongs to about low 1500 calorie (K/cal). The people of the selected villages live about 65% under the poverty line. Since they face food crisis and other social crisis they can not afford their well dressed clothes.

Income and expenditure power

Individual current income, prices, savings and credit availability, and movable and immovable property ownership are indicator of total purchasing power. It also includes the employment status of the person. Majority of the respondents consider the lack of employment situation. Majority of the people including some of the women are engaged in economic activities during monga period. However, most of the working men become unemployed during these crisis periods. The wage structure of men and women laoborers in the monga prone areas presents a deprivation situation during both normal and monga period compared to other parts of the country. Such exploitative features ceate a 'food poor' situation which means the families can not meetr their subsistence needs as a basic priority over the year. Majority of the households have no or very insignificant asset that can provide any assistance in contingency period like monga. Significant proportion of the households has to depend on loan from the local moneylenders with high interest rate in the monga period. These people have to return the loan through selling advance labor within the wage rate of monga period. Even when the monga period is over, they have to work to repay the loan. Such vicious circle of laon politics makes poor people more vulnerable to face the crisis.

Education and awareness

The level of educational attainment indicates how much conscious the individual is. The large family size with a high rate of illiteracy contributes to greater vulnerable situation in the areas. Majority of the households' child do not go to school for economic crisis, far distance from school, lack of

inspiration, lack of security, immature age and lack of consciousness and awareness. For their lack of consciousness the households tend to be a low wage laborer. As a result, they can not achieve to higher educational qualification.

Safety and security

People save money and food for securing their future life. Locally the term monga is used as 'theka' or 'mora kartik' or 'ovab' or 'akal' or 'food insecurity'. Monga is often known as akal meaning high price of essential commodities or scarcities of food such as rice, fish and vegetables. Monga is also defined as near famine situation though it is not a full-fledged famine. However, most of the working men, large numbers of whom are agricultural laborers, become unemployed during these crisis periods. The wage structure of men and women laborers in the monga prone areas presents a deprived and vulnerable situation. Majority of the households has no or very insignificant asset that can provide any assistance in contingency period like monga. Majority of the households have to depend on loan (at least taka 300 per week) from the local money lenders with very high interest rate (about 200 or 250 percent) during the monga period. These people have to return the loan through selling advance labour within the wage rate of monga period. Even when the monga period is over, they have to work to repay the loan. Such vicious circle of loan politics makes poor people more vulnerable and destitute to face the crisis. During these monga period the social insecurity especially theft, robbery and burglary has been happened increasingly. Thus the insecurity of food and disorganization of society has been arisen.

Social network and affiliation

The major cultural values of a society are expressed in people's relationship to themselves, others, institutions, society, nature and customs. Their interaction with the neighbours, friends and association with the political parties, social activities etc are indicator of networks and affiliation. Since the crisis is over during the monga period so they are united to struggle their livelihoods and migrate with their commoners. In this connection the poor, vulnerable and destitute people become same social network and society.

Culture and Religion:

In broader aspect, culture is a comprehensive term inclusive of the way of life. Here the recreational items are emphasized. Religious affiliation and practices are also identified as part of culture. The social control function of the village to some extent centers on the mosque and the edgah maiden (space for the two annual aid prayers). Every Friday all adult male Muslims are expected to assemble in some mosque of the villages for the jumba (weekly congregational) prayer. In the selected villages, most of the farmers are Muslims. But there also exists in Hindu family those who were arranged their rituals and beliefs of their own religious views. In order to continue family system from one generation to the next, marriage is an institutionalized social ritual. Marriages are mostly arranged by their parents or guardians. But there are also love marriages where parents do not agree to their son's arrangement of marriages. In most cases of marriage dowry system are common or familiar to the villagers.

Social Classes

Class is important both as a device for exploring how access to these new opportunities offered by agriculture is organized, and as a means of analyzing the distribution of benefits arising as a result. Starting from the basic distinction between those who own some agricultural land and those who do not, the farmer are subdivided in terms of the amount of land owned, into the following three categories:

1. rich peasants (RP)
2. middle peasants in safe (MPS)
3. middle peasants in danger or landless classes (MPD)

1. Rich Peasants (RP): those who own enough land to provide twice or more their basic annual calorie intake, and therefore have a 'surplus' of which they may dispose through investment in agriculture, through trading and money-lending, or through consumption in excess of what is required to satisfy basic needs. Members of this class tend to sharecrop out a portion of their land to others, and to rely fairly heavily on hired wage labour to cultivate the remainder. In the selected village, rich landowners occupy about 25 bighas and

above agricultural land, this land must be cultivable. Sometimes, they provide land lease exchange for money.

2. Middle Peasants Safe (MPS): those who own enough land to provide between one and two times their calorie requirement, and therefore enjoy a substantial measure of security, without being able to any great extent to subordinate the interests of other weaker classes to their own. Some land is also share-cropped out here, but members of this class rely more heavily on family labour for the cultivation of the land. In the selected villages, those households hold about 10-25 bighas of cultivable land those are middle peasants in safe.

3. Middle Peasants in Danger (MPD) or Landless Classes: those who can not secure their basic calorie requirement from their own land, and are, therefore, constantly confronted with the danger that they may have to sell their labor in order to survive. The poor land owner/farmers occupy 5-10 bighas cultivable land. Some land may be taken in under share-cropping arrangements and little labor is hired in under normal circumstances. The landless classes then could be subdivided into following two sub-classes:

1. Pure Tenants (PT)
2. Landless Laborers (LL)

Pure Tenants (PT): those who enjoy limited access to land under a variety of sharecropping arrangements, and often combine this with wage labor for others. Sometimes may be called them as marginal farmers. The household occupy 1-5 bighas cultivable land.

Landless Laborers (LL): those who have no access to arable land at all, and must therefore either hire themselves out as wage laborers, or engage in other activities such as petty trading in order to secure a livelihood

In the investigated area, three different types of labour are performed by:

- people working for a wage on other peoples' land
- people working on their own land
- people working as share-croppers on other people's land

Middle peasant in danger (MPDs) are also frequently drawn into such vertical dependent relations, when they find that their own land is insufficient to support basic subsistence and production costs, and are therefore obliged to

seek land in share-crop. In this way, the vulnerable strata of the middle peasant class, who might otherwise find common cause among themselves, or with the landless, are similarly divided.

The same situation arises in relation to the consumption loans which many middle peasants in danger (MPD) and the majority of landless families have to seek either to get them through the weeks before harvest, or simply to feed themselves when work is not available.

According to the people themselves the society therefore appears as a network of patron-client relations, or as a series of factions dominated by rich peasants (RPs) who compete among themselves for resources, calling upon their client of middle peasants (MPs), pure tenants (PTs) and landless (LLs) to support them when necessary. Therefore, individuals are likely to regard their primary interest as lying with a group or groups constituted along factional, rather than along social class lines. Quarrels are constituted when mahajon or dadon businessman compelled to provide high interest rate with credit during the monga period.

4.8. The Severity of Monga

In an inter-annual comparison, monga differs in time and severity. The impact of the lean season on the livelihood of the individual and on the overall situation in the region is determined by a wide range of factors.

As the harvest of aman usually marks the end of monga and the cultivation process provides employment, the stability of this crop is very important. Sometimes the flood lasts too long and the farmers cannot plant crops or they have to wait until they can transplant the seedlings. Monga becomes therefore a more serious problem in the respective year. End of July 2011 several people in the study area already predicted the monga to be more problematic this year, as there was a lack of rain during the transplantation time, which led to a total loss of crops for several farmers.

During monga various aspects have influence on the people's ability to purchase food. The degree of price increase differs from year to year. According to Rahman (2005) was a year when the disproportionate price hike of essentials created an additional component of vulnerability.

Activities of NGOs and the government can have a direct impact on the monga situation in a community. During the monga in 2010 different NGOs implemented Cash-for-Work programmes on the chars of the study area. Most affected families had an income of about 1000 taka for 15 days work. If they were asked about the severity of monga during the last years, most stated that the monga in 2009 was not severe because of the employment given to them.

The degree of severity of monga is not the same for every single household. Although the general monga might be moderate in the village, individual families can be affected worse than in other years. The reasons can be illness, a disproportional big loss of assets during floods, indebtedness because of dowry, etc.

Since there are two major seasons for rice cultivation in Bangladesh, there are also two lean seasons. The monga in the months of Ashwin and Kartik is very present in public, while the media is rarely reporting about the little monga in the Month of Chaitra (mid March to mid April). Many people in the study area mentioned that the little monga is also a problem for them, as working opportunities reduce, but it is less severe. The major reasons for the differences between these two lean seasons are connected to agricultural differences of crop cultivation during the aman and boro season. Crop diversification in the boro season is far higher, especially on the chars, where paddy cultivation is less suitable because intensive irrigation is hardly possible. Other crops offer alternative employment in those times when there is no demand for boro cultivation. As the cultivation of boro is more intensive, paddy cultivation needs more labour.

There are less natural hazards which influence the planting of boro and endanger the yield. Therefore, the risk and the seasonal variation of this lean season are less. The profit of the farmers and the income of the labourers are higher during the harvest period of boro. The yield is higher and the harvest has to be done very quickly, because of the starting rains. The relative high security to receive income after the boro lean season makes it easier to cope with it. During the little monga there are comparatively more alternative income opportunities as it is peak season for construction and earth works. Additionally, the brickfields still employ a high number of laborers.

4.9. Coping with monga

Many families, who are chronically poor and who are hit by the seasonal shock, try to prevent food insecurity by using various coping strategies. The most effective strategy to prevent monga by the individual family is probably to reduce their vulnerability or chronic poverty. If they manage to open new income sources or to increase their income in normal times, they minimize the risk that the lean season seriously affects their livelihoods.

Livelihood diversification can have a positive impact on the ability of the family to overcome the agricultural lean season. It often leads to a general better income. Furthermore the planting of trees like olive can profit the people during monga, as the harvest coincides with the monga period.

It became a focus of NGOs to promote some vegetable cultivation around the house. It is expected, that people increase the consumption of vegetables, which improves their diet, and that they also have some income by selling vegetables at the local market or to neighbors. Monga is the agricultural off-season for vegetables. Oxfam distributed vegetable seeds to potential victims of monga.

Capital accumulation or savings for the monga season was rarely done in the study area. Most families can save some money or paddy, but they frequently mentioned that doing savings sufficiently is very difficult. They live from hand to mouth in other seasons as well and they often have to spend their surplus to pay back loans, oftentimes taken in the last monga season.

If people face monga, they minimize their expenses, firstly for things like clothing, crockery and ice-cream for the children that are not of urgent need. Buying materials for repairing the house or a tube well is normally postponed to the harvest period.

Working opportunities are subject to demand and supply, while the demand for employment is very high during monga, the supply is very low. As people are very needy for income, they accept low wages because of the competition with other labourers.

It is reported that many families sold or took a mortgage on their land during the monga season or crisis time. This strongly reduces their livelihood

capacity for the future because land is the most important productive asset in rural areas. In the working area also livestock, trees and bamboo was sold, mainly below the normal market price.

Money-lending is a common strategy used by the poor during the monga period to allocate money for covering basic needs. In the study area the poor people have no access to formal short-term loans for consumption. They have to use the services of informal moneylenders. The moneylenders know about the problematic situation of the monga affected people and therefore, they can profit from their vulnerability by taking very high interest rates.

In the studying area mainly there were two types of money lending which were predominant. During normal times people can receive loans with 10% interest per month from local moneylenders, who mainly but not exclusively live on the mainland. During the months of *Ashwin* and *Kartik* people can often only receive loans with even worse conditions. If they take a loan of 1000 taka, they mostly have to pay back 500 taka and one *mound* of paddy which in Gaibandha is equal to 42kg and was worth some 600-700 taka during harvest of aman in 2010. It can be assumed that the people take the loan for about 3 months. In this case they pay a monthly interest rate of about 25%. If they take the loan closer towards the end of monga this monthly interest rate is even higher. A lot of people did not manage to pay back their loans or paid back only part of it after harvest. Some were pressured to give another *mound* of paddy while others had or still have to pay a regular monthly interest rate of 10% like described above.

Receiving a loan depends upon the relation to people who are able to give out loans. Some people manage to get loans with small or without interest from extended family members. Interviews with people who make their living from begging, household wage labor/buwa like informal sector labor showed that even loans with bad conditions are not available for them, as the income of the poor people and their capacity is low and moneylenders do not want to take the risk not to be paid back the money. Moneylenders will take high interest rates if their risk of being not refunded is high.

Most of the people know that they will have income during the coming harvest. They either expect yield or employment. Some people try to sell these

future potentials. Agricultural day-labourers often sell working days in the harvest period in advance. Laborers in the study area receive about 80 taka, if they sell their labor in advance. The wage rate during harvest is about 120 taka.

It is obvious that these systems of money-lending and advanced sale of labor and harvest are very exploitative. Not only during monga, but also in normal times, 10% interest per month is far too high. Those who are lending out the money have very high profit and they put a big pressure on the livelihood capacities of those who are taking the loans. Rahman states for Greater Rangpur that there are relatively few resource-rich people, who could be a major source of crisis-period borrowing to tide over the deficit period. The number of moneylenders and the amount of money that can be lent out is therefore limited. During monga many people need to take a loan, but the supply is not able to cover the demand. This makes it possible for the moneylenders to take high interests.

These coping strategies bring certain mitigation for the people during the crisis period, but they also prolong the time of shortage, as for them monga is not finished when harvest starts. They either have to use most of their money for repaying loans or they do not earn from the yield they produce or the work they are doing, because they were already paid before.

In the monga prone areas people are members of various networks, from which they can profit during times of crises. If one family from the network suffers exclusively or to a bigger degree from a crisis, they can be supported by their relatives. Relatives may give them food or borrow money without or with low interest. Even though most of them are very needy, the neighbours would share their scare food with them.

Beside their personal network, people can try to access services of NGOs and the government, who frequently offer short term measures during times of food insecurity. The NGOs and the government carry out Food-for-Work or Cash-for-Work programs to build and maintain streets and to raise common or individual grounds for flood protection. If one member of the family receives such an employment for a substantial time span and earns some 100 to 120 taka per day, his family will probably not have to reduce their daily food intake. A lot of corruption is taking place in the governmental relief

system. Investing in bribe for receiving a VGD card which provides monthly some 30 kg of rice for 18 month can be a worthwhile investment during times of surplus and can therefore be seen as preventive strategy of the individual.

The paddy bank is a new idea that is specially designed for munga. Pilot projects are currently running in Rangpur and Nilpharmari. In the beginning investment is needed to stock up the paddy bank. The paddy bank is managed by a local committee. They decide on the distribution of paddy to individual families during munga. During harvest time people have to pay back the paddy they withdrew from the bank. As they have income during harvest, it should be possible for them to pay back. The biggest advantage of the paddy bank is the reduction of the desperate people's need to receive money by exploitative deals with the local elite. It has to be observed which problems occur during the pilot phase. It will be crucial that the local community is able to manage the paddy bank and that operating costs can be covered. If the pilot projects are successful, the concept can be expanded.

It is a logical conclusion that if the income of a family who lives in chronic poverty decreases, while other coping strategies cannot compensate this decline, they have to reduce their lifestyle. They will first reduce all expenses that are not of urgent needs like jewelry, clothing or ice-cream for their children.

In addition many people have to change their food intake in quality and quantity. People reduce the amount of food they consume everyday in two ways. They either eat smaller meals and/or skip whole meals. Interviews with different families showed that food intake is reduced to one or two meals per day, while most of them consume two or three meals during normal times.

The quality of foods is being reduced in various ways. People stop buying comparatively expensive items for their meals. They consume less milk, eggs and vegetables. Meat is out of reach for most of the rural poor during other times, too. People reduce the quality of their food and buy unclean broken rice, which is about 25% cheaper on the local market. Furthermore people consume food that they do not eat during normal times. People in the study area collect wild growing taro varieties and eat parts of the banana tree.

People usually do not rely on one a single coping strategy, but try to find various strategies to overcome or to minimize the impact of monga. Although they might use various strategies to allocate food and money, they often have to reduce their nutritional intake.

People try to minimize the effect of the lean season on their livelihoods. In the local context different coping strategies were developed by the people themselves or emerged through interaction of the affected with various institutions or with other individuals who do not suffer from monga.

In the earlier, it was tried to divide the coping strategies into four types: **preventive strategies** are applied before monga takes place, while the other three strategies are a reaction to an acute situation. From their own initiative the families can react on an acute monga situation with two groups of strategies. As the manifestation of monga is a limited availability of financial resources and food reserves, they can either try to find new ways to allocate additional money or food by **resource-opening strategies** or they can reduce their needs by **expenditure reduction strategies**. If they cannot or do not want to use those strategies and their social or institutional set-up allow, they can fully or partly rely on **safety-net strategies**.

In conclusion, some strategies may be taken to address the monga. They are as follows:

4.9.1. Short-term strategies

food relief, FFW and CFW programs, sale of subsidized food, OMS, consumption loans of NGOs and the government with no or low interest, paddy bank/reservoir, payment holidays for installments of micro-credit and similar programs, possibility to take savings of micro-credit and similar programs for consumption

4.9.2. Mid- and long-term strategies

4.9.2.1. Awareness building, motivation

strengthening of security mechanisms within the community, awareness building for local elite to reduce exploitation, agricultural extension work (government and NGOs), motivate people to sell products for a higher price before monga and save this money for the monga period, motivate people to

diversify their livelihood, motivate people to do savings, motivate big landlords to sell land and to invest the money into industries

4.9.2.2. Livelihood improvement, income generation

Adjustment of government infrastructure building and maintenance to the monga season, asset transfer, micro-credit, improvements of the migration system e.g. employment of monga affected people for government projects at the destinations, promote homestead income opportunities like trees, vegetable and *lac* cultivation that can be harvested during monga, introduction of crops that need labor or bring profit during monga, propagation of share-cropping (connected to awareness building for an improvement of the system), propagation of share-rearing (connected to awareness building for an improvement of the system), skill development trainings, connect underprivileged children with existing businesses (carpenter, tailor etc.) to work as helper and to receive skill training, promotion of small industries (low technology), promotion of food processing, promotion of small, medium and/or large industries, government-subsidized economic development

4.9.2.3. General programs

Regional development program, focus of donor programs on char land, general education programs, improvement of infrastructure/access to mainland and services for char population, improvement of government services and NGO services, replacement of weak government services through NGO activities, disaster management programs, support programs for victims of river erosion and strengthen cooperation on monga alleviation (NGOs and government)

4.9.2.4. Political and legal framework

Political regulations for money-lending, sharecropping etc., improvement of khas land distribution, improvement of land registration system, land reform, political reforms to minimize effects of political patronage.

4.9.3. Improvement of the Social Functions in the Community

Probably the most important reason for chronic poverty is the local social system, which is strongly based on hierarchy. One small part of the society owns big lands, has good access to lucrative jobs and can influence local people and government decisions. Those who suffer from monga are

chronically poor, have no influence and frequently enter as clients into various relationships with patrons from the upper social strata. Many coping strategies of the local people base on such relationships. During monga, they take loans, accept minimal wages, sell labor, and harvest in advance and assets for a low price. Poor people have to accept the conditions dictated by the patrons, because they are very needy in times of scarcity. As described above, the patrons often misuse their power and dictate conditions that are very destructive to the livelihood of their clients.

The rural poor are not only exploited during monga. Also during normal times money-lenders take exploitative interests of 10% or more per month. Clients usually have no or only limited land possessions and patrons have often too much land to manage the laborers to cultivate it. They give out the land for lease or share-cropping. In the system of share-cropping people have to return half of the harvest, while they have to deliver all inputs to the field. People accept these unfavorable conditions, as it provides them with an income source.

The upper class can become richer because they often have good relationships with government officials responsible for land registration. Land grabbing is a very common problem. This is especially severe on monga affected chars, which are instable. The poor cannot claim their lands back, as they have no opportunities to influence or bribe officials.

Theoretically money-lending and advance-selling of yield or labor are good systems. People receive support during times of shortage, which they have to pay back, when they have a certain surplus. Providing land for cultivation to landless and animals to people who are not able to invest could improve their situation. It is only the conditions which make these systems problematic. If conditions are improved in favor of clients, existing security mechanisms within the community could contribute to a sustainable development.

To remove monga and to minimize chronic poverty NGOs have to work with local elites, and not only with affected people. Awareness building has also to be given to them. They should be made aware about their responsibility for underdevelopment and they should be put under some kind of pressure.

4.9.4. Off-Farm Income Generation

There are various strategies on different levels which can enhance the establishment of industries. Investors can be motivated by government interventions like subsidies or tax allowances. However, industrialization reduces the pressure on land and as a labor force is absorbed by industries the surplus concerning the agricultural laborers might decline as well. Agricultural working opportunities for individuals might increase.

Direct benefit for most affected people can probably only be achieved with small industries, including food processing. It is frequently mentioned, that handloom industries should be promoted.

Locally innovative production methods are to be used and new products are to be produced for the local market. These products have to be found and promoted in other regions, with the expert knowledge of those who have developed it. One example from the Upazila covered in this study that could be promoted in other regions is that of a rope maker. He developed a rope-producing machine made out of bicycle parts, which employs four people. It is not making them rich, but ensures sufficient income.

The northern regions have currently still a big competitive advantage: wages are low, which is especially important in the initial phase.

To build up a handloom costs a family need about 20,000 taka. This money is often not manageable without the help of NGOs. They can support these kinds of investments with micro-credit or asset transfer with or without repayment. If a family diversifies its income with off-farm activities, they will probably profit better than with livestock.

To enhance employment, especially during monga, some people suggested improving the migration system. It was also suggested, that migrants receive some short-term loans for covering travel costs and some money for the remaining family, which they have to pay back after their return.

Chapter Five

Methodology

It is recognized that the different research problems imply different research goals, which in turn call for varied methods. Choices are guided not merely by the investigators discipline through this will undoubtedly influences his /her thinking but also by the nature of the problem and research goals.

This study is basically exploratory information research in nature. The study aimed at analyzing the prevailing situation in the pre-selected areas in Gaibandha district. In this purposes, the data were collected through field level surveys of monga affected people. Case studies of selected respondents were given priorities for in-depth analysis. Moreover, some secondary sources like books, publications, journals, articles, reports, workshop and other documents have also been used as supplementary evidences. The method employed at various stages of collecting primary data is described here.

As a researcher, I attempted to conduct quantitative research as well as with the juxtaposition of qualitative research in this study. Comprehensive structured and unstructured interview had been undertaken by means of well reformed questionnaire. Proportional percentage has been sort out to give the research a proper logical quantitative ground. In this context, graphical presentation has been pointed out. Such as bar diagram, ven diagram, pie chart etc were used. In depth observations, case studies and focus group discussion with unstructured interview schedule and check lists were also conducted to have clear guess of the insights of the study to sketch the subtle points of the research. In the preliminary stages, to get an idea of monga or food crisis or insecurity data collection period were during the monga period December 20 to December 30, 2010. At the final stages, following the structured interview schedule or questionnaire survey and checklist, data collection period were August 02, 2011 to August 13, 2011.

5.1. Sampling

In sociology, as many other sciences, samples are used to represent populations because they were more economical to study and because selection

of a sample is often feasible when complete enumeration of a population are not (Loether and McTavish 1980:406).

Sampling is important in both quantitative and qualitative research. It is important because we can not study everyone, everywhere doing everything (Miles and Huberman 1994:27). Sampling decisions are required not only about which people to interview or which events to observe, but also about settings and processes. A qualitative study based on documents will also, in all probability, face sampling issues (Punch 1998:193).

Two major principles underlie all sampling design. The first is the desire to avoid bias in the selection procedure, the second broadly to achieve the maximum precision for a given outlay of resources (Moser and Kalton 1979:79).

5.1.1 Sample Size

Whatever sampling strategy is used, the research proposal (and report) need to address three questions:

1. How big will the sample be and why?
2. How will it be chosen, and why?
3. What claims will be made for its representativeness? (Punch, Keith F 1998:106)

In qualitative research sampling design depends on following components:

1. Which people to interview?
2. Which events to observe?
3. Which setting and process? (Punch 1998:193)

I have selected 200 household samples from five selected villages (East Cummunia, New Bridge or Defeat Company Para [Gaibandha sadar], Baghuria, Vasarpara and Fasarpara, and Balashi ghat [Phulsori upazilla]) of Gaibandha district, as my opinion, which directed representativeness. To investigate my research problem, there were chosen 200 household samples from different villages of different upazilas of Gaibandha district. These villages have been selected following purposive sampling procedure in which certain units are selected purposively for judgment by the researcher. In this selection, the researcher tried to make the selection representative.

5.1.2 Sampling procedure

In exploratory studies, the main goal of which is to obtain valuable insights which ultimately may lead to testable hypothesis, non probability sampling is appropriate. In this connection, I used purposive sampling. Purposive sampling procedure was used in special causes of study when precise representativeness was necessary. To follow the real objectives of the study purposive sampling were drawn deliberately to make the samples more representative and more inclined. In this method of sampling, the choices of sample items depend exclusively on the judgment of the investigator. In the other words, the investigator exercises his judgment in the choice of sample items and includes those items in the sample which he thinks are most typical of the population with regard to the characteristics under investigation. For example, if a sample of 10 students is to be selected from a class of sixty for analyzing the spending habits of students, the investigator would select 10 students who, in his opinion, represent the class (Gupta and Gupta 2005:465). As my investigated topic is socio-economic challenges and vulnerability of monga affected people, so I have to select sample among the monga prone area who maintains their lives through agricultural occupation. In this sense, I used to select sample purposively. Purposive sampling is also useful in making pilot studies. Questions may be tested and preliminary information may be obtained by the purposive sampling.

5.2. Techniques of data collection

Especially, social research data and information fore research are scattered all around in the selected villages. According to our research objectives and hypothesis we had to collect information by using different techniques and methods. Data collection is defined as the process by which information have been gathered from respondents. Validity and reliability, and objectivity of research to a great extent, depends on as to how the data have been gathered. So we should to utilize the most appropriate technique of data collection, it allows us collect information systematically about our objective of study and about the setting.

Data for this study were collected through such techniques as:

- a. Structured interview

- b. Participant observation techniques
- c. Focus group discussion and
- d. Case study

5.2.1. The interview

The interview is one of the main data collection tools in qualitative research. It is a very good way of accessing people's perceptions, meanings and definitions of situations and constructions of reality. It is also one of the most powerful ways we have understanding others (Punch 1998:175). Data were mainly collected through direct or structured interviews. In the preliminary stages, data collection period were during the monga period December 20, 2010 to December 30, 2010. At the final stages, following the structured schedule or questionnaire survey and checklist, data collection period were August 02, 2011 to August 13, 2011.

5.2.2. Development of structured questionnaire

A questionnaire was developed with an attempt to collect data at an individual level and it was preferred on the basis on household survey. There were different parts of questionnaire. Broad topics were covered family characteristics, socio-economic condition of monga affected people, vulnerability of gender perspectives, adaptation of adverse situation, migration etc. the questionnaire containing both open-ended and close-ended items were administered. Part of the items was pre-coded and the rest post-coded.

5.2.2.1 Pre-testing of the questionnaire

Initially a draft questionnaire was prepared on the process of going fieldwork and tested by the ten vulnerable of monga affected people on the basis of household survey. Then, my venerable supervisor included and excluded from these questionnaire. Finally, the questionnaire was revised and adopted for interviewing from the respondents of the selected villages to collect the information.

5.2.2.2 Rapport building

At my first stage of my study/investigate the problem, I tried to build the rapport relation with the people of the selected village. Since my investigated area is my own village, so I have not significant problem to build up in relation with the respondents. During that time through polite greeting, chatting,

agreeing with their opinion and comments, normal traditional conversation I tried to establish rapport relation with the respondents.

5.2.3. Observation

Observation is a systematic and deliberate study through the eye of spontaneous occurrences at the time they occur (Young 1958:158). Where there were no records, oral or written documents of any sort, or activities are limited observation technique is used. For this reason, I have to wait for monga season or food insecurity situation.

5.2.4. Focus Group Discussion (FGD)

Focus group discussion or group interviewing is a general term, where the researcher works with several people simultaneously, rather than just one. The focus group discussion was originally a particular type of group interview used in marketing and political research, but now the terms focus group interview and group interview are used more interchangeably. Group interview is now becoming popular in social research, though it is not new. There are several different types group interview, and like other interviews they can be unstructured, semi-structure or highly structured.

Focus group discussion has become popular now a day to qualitative researchers due to some of its unique features. Merton and his colleagues in the 1940s developed focused interview with individuals and groups. Elizabeth Suter mentioned Lazarsfeld in the 1940 first used focused group as a method. Lazarfeld's works included group discussions of participants' positive and negative emotional reactions to radio programs.

A focus group discussion is an informal discussion in which 5-10 respondents discuss the issue in their own terms, guided by an experienced moderator. The facilitator presents the subject, guided the discussion, cross checking each other comments and encourages all members to give their opinions. Focus group usually contains on and half to two hours. Powel and single defines a focus group as a group of individuals selected and assembled by researchers to discuss and comment on, from personal experience, the topic that is the subject of the research (Powel and single, 1996).

The present study has conducted two focus group discussions of different areas of monga affected people.

5.2.5. Case study

In order to have an indepth experience about the socio-economic conditions and vulnerable situation of monga affected people, the case study method was used. Because it can enable us to explore, reveal and understand problems, issues and relations which other techniques might fail to take account. Actually, to get a deep insight about the social life of monga affected people, case study method was applied to gather data with regard to background information, to determine the present status and conditions of the respondents and in the long run, test the hypothesis.

5.3 Data Processing and Analysis

After the completion of field work research data were processed and analysed in accordance with the outline laid down for the purpose at the time of formulating the research proposal.

5.3.1 Data processing

Data processing implies editing, coding, segmenting, summarizing, classification and tabulation of collected data so that they become analyses.

5.3.2 Editing and coding

Editing data is a process of examining the collected of raw data (especially in questionnaire survey) to defect efforts and omission and to correct data when possible. For this purpose editing is undertaken to assure that the data were accurate, consistent with other facts gathered uniformly entered and as complete as possible. Data were manually edited through tally and dummy table. Though most of the entries were pre-coded, part of them was left for appropriate post coding. Post coding was done for the items like socio-economic condition, the members of household, occupation, the amount of homestead land, duration of monga period, the difference of monga affected people from others, the amount of loan, the sanitation, safe drinking water, health care services etc. This editing and coding data were administered on the basis of sample survey. After that they were checked again on the basis of sample survey.

5.3.3 Encoding and tabulation

After completion of editing and coding, the filled in schedules were sent to the computer with tabulation and plan for processing. Data were enumerated

correctly in manually. Necessary computer programs were written to produced statistical table as per tabulation plan and finally tables were produced accordingly by the computer. The figures shown in the report are raised figures such as percentage especially in ven diagrams like pie chart, bar diagram etc. This figure was done by the computer at the time of data processing.

5.3.4 Data analysis

Methods for the data analysis need to be systematic, disciplined and able to be seen and described in transparently. Data analysis refers to the computation of certain measures along with searching for pattern of relationship that exist among different variables. In the process of analysis, relationships or differences supporting or refusing original or new hypothesis should be subjected to statistical tests of significance to determine to what extent of accuracy and validity, the data indicate any conclusions.

The data analysis would be given in next chapter separately as quantitative analysis and qualitative analysis.

Chapter Six

Quantitative Data Analysis:

Table- 6.1: Respondents' Age Distribution

Age (in Years)	Number	Percent
Less than 20	5	2.5
20-25	11	5.5
26-30	12	6
31-35	16	8
36-40	33	16.5
41-45	48	24
46-50	36	18
51-55	13	6.5
56-60	8	4
60 and above	18	9
Total	200	100

Source: fieldwork, 2011

It is observed from the above table that out of 200 respondents the age of 2.5% of respondents are less than 20 years old. About 5.5%, 6%, 8% respondents belong to the age group 20-25, 26-30 and 31-35 years respectively. In the age group of 36-40, 41-45 and 46-50 years, the respondents are dominant figures. Among them, 41-45 age group respondents play key role in the selective monga area. In the age group of 51-55, 56-60 and 60 and above, 6.5%, 4% and 9% of the respondents are found respectively. The respondents are selected on random sampling. Since the respondents are dominant in working age group especially in the age of 36-40, 41-45, 46-50 years, it seems to me that they are the household heads of their family and also engaged in labor force.

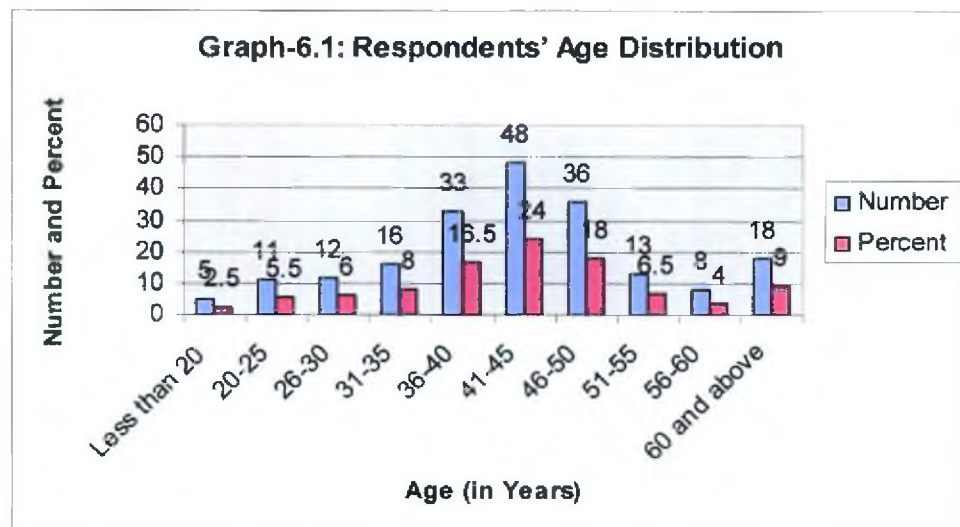


Table-6.2: Respondents' Gender Distribution

Gender	Number	Percent
Male	78	39
Female	122	61
Total	200	100

Source: fieldwork, 2011

From the above table we can say easily that most of respondents are female. About 61 percent of the respondents' are female and also about 39 percent of respondents are male. Though the male- female ratio is about fifty-fifty in Bangladesh, but it is seen from the above table that the monga prone area are migrating area. The male people have to migrate from Gaibandha to other areas for lack of work, food insecurity and monga and also for improving their lives and mitigate the monga problems. Since the male people are wage earner, they migrate and move easily.

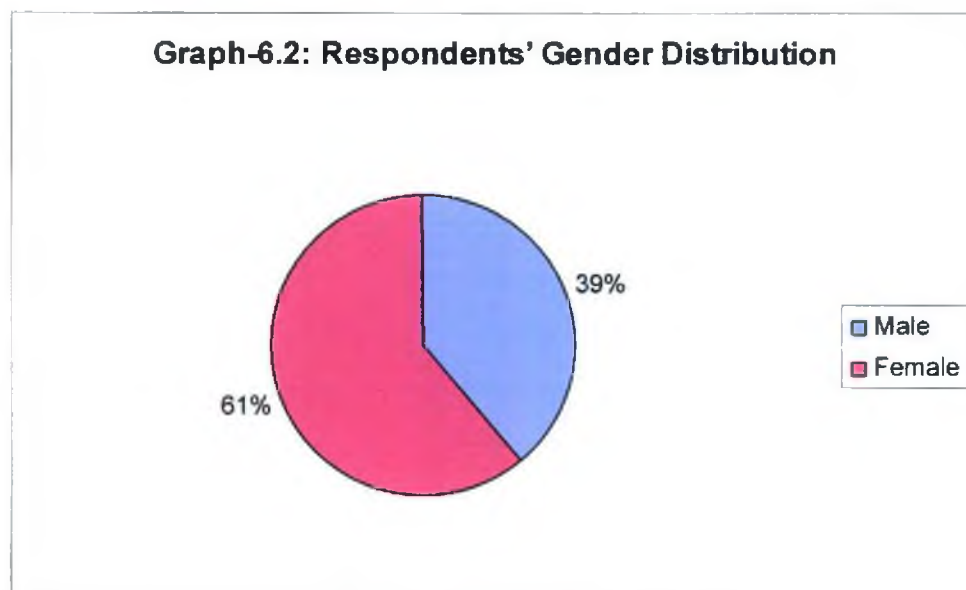


Table-6.3: Modes of Head of Household

Head of Household	Number	Percent
Male Headed Household	120	60
Female Headed Household	80	40
Total	200	100

Source: fieldwork, 2011

It is observed from the table that male headed households are dominant figures. About 60 percent of the respondents are from male headed household and about 40 percent of the respondents are from female headed household. As the earning of the women income is lower, so it is found that reflect greater concentration of poverty. People of monga prone areas suffer from lack of pure drinking water and due to extreme poverty are unable to access health care facilities.

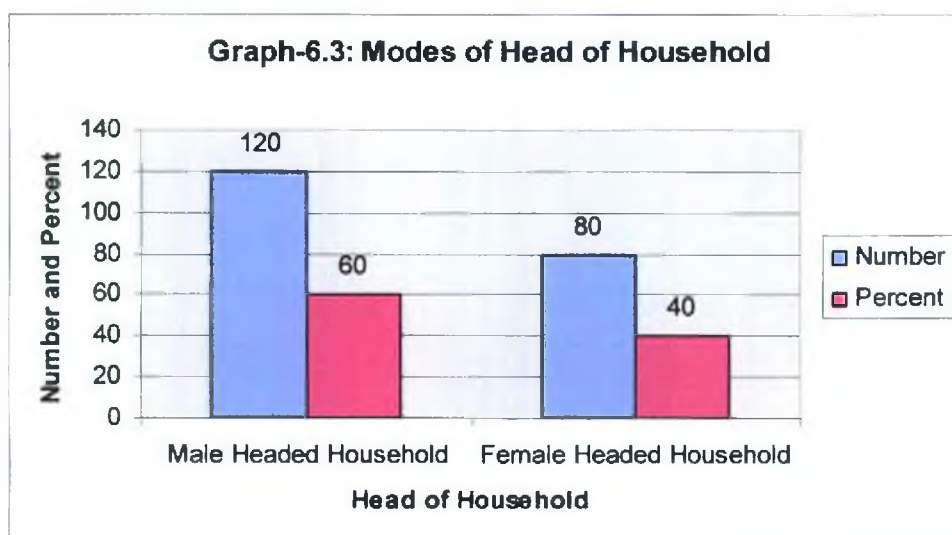


Table-6.4: Respondents' Religious Affiliation

Religion	Number	Percent
Islam	166	83
Hinduism	34	17
Christianity	0	0
Buddhism	0	0
Total	200	100

Source: fieldwork, 2011

It is clearly evident from the table shows that among the respondents 83% are Muslim. So it is clearly seen that the villages are mostly Muslim religious villages. About 17% of the respondents are Hindus. There are no other religious people to investigate in my study. So the people of the villages play key role of Muslim culture and ceremonies.

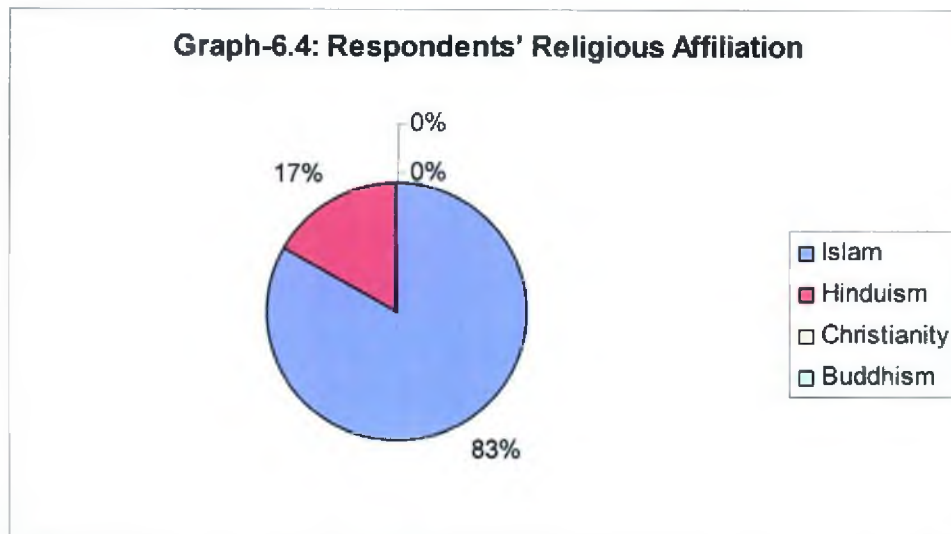


Table-6.5: Respondents Marital Status

Marital Status	Number	Percent
Unmarried	6	3
Married	143	71.5
Widowed	33	16.5
Separation	18	9
Total	200	100

Source: fieldwork, 2011

Table shows that a vast majority of the respondents 71.5 percent of the respondents are married. Since most of the villagers or farmers are illiterate or lower educational qualification, so their tendency is to get marry for their recreational pattern. Only 3% of the respondents' or 6 numbers of people among 200 respondents are unmarried. It is also seen that about 16.5 percent of the respondents are widowed. It is also found that about 9 percent of the respondents are separated from their family. Since their tendency is to get marry more, so it is frequently occurs in separation.

Graph-6.5: Respondents' Marital Status

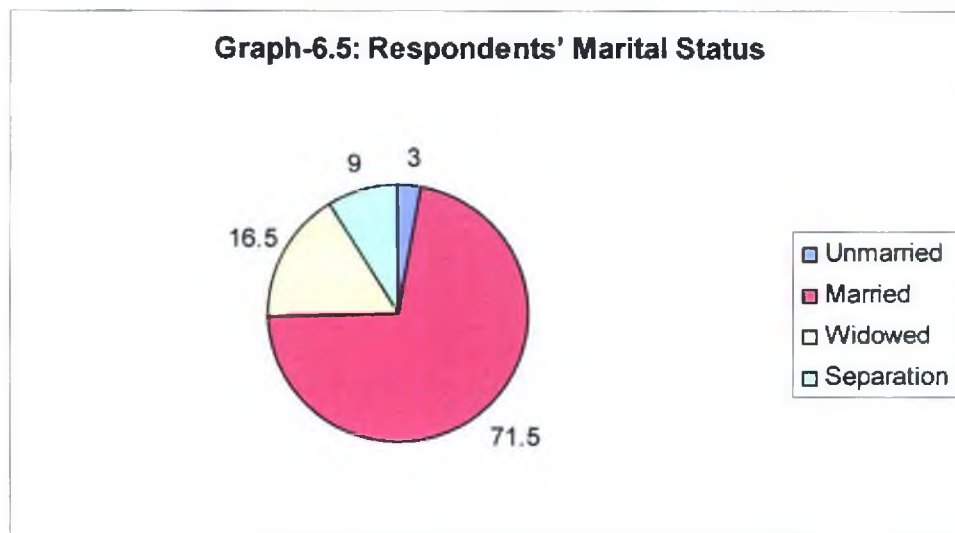


Table -6.6: Respondents' Level of Education

Educational level	Number	Percent
Illiterate	101	50.5
Only read and write	39	19.5
Class-I – v	31	15.5
Class vi- viii	15	7.5
Class ix- x	4	2
SSC	5	2.5
HSC	3	1.5
Graduate	2	1
Post Graduate	0	0
Total	200	100

Source: fieldwork, 2011

It is clear from the above table that most of the respondents are illiterate. About 50.5% of the respondents are illiterate. About 19.5% of the respondents are the second highest proportion of the respondents those who can only read and write. Among the respondents those who completed class I- v, class vi- viii and class ix-x, they are 15.5%, 7.5% and 2% of the respondents respectively. The proportion of SSC, HSC and Graduate are 2.5%, 1.5% and 1% of the respondents respectively. There are no proportions of respondents who have completed the Post Graduate degrees. It is seen that most of the respondents are illiterate. As a result, they can not mitigate or solve the monga problem or food insecurity.

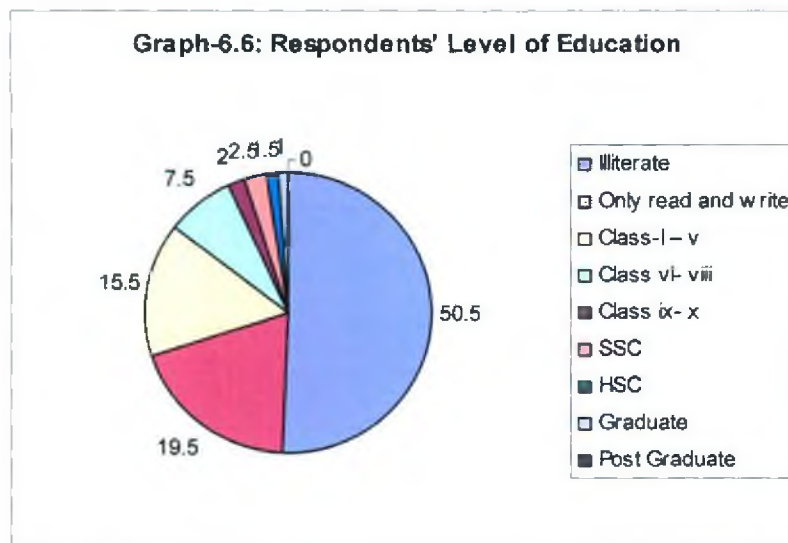


Table -6.7: Respondents' Types of Family

Types of Family	Number	Percent
Nuclear family	171	85.5
Joint family	8	4
Extended family	21	10.5
Total	200	100

Source: fieldwork, 2011

Data from the above table reveals that about 85.5% of the respondents are nuclear/ single family. Most of the respondents of the selected villages consists nuclear family. About 4% of the respondents live their joint families. It is also seen that about 10.5% of the respondents are extended family. It is further noticeable that the number of nuclear families increasing day by day. Their tendency is increasing day by day as nuclear family as like as urban people.

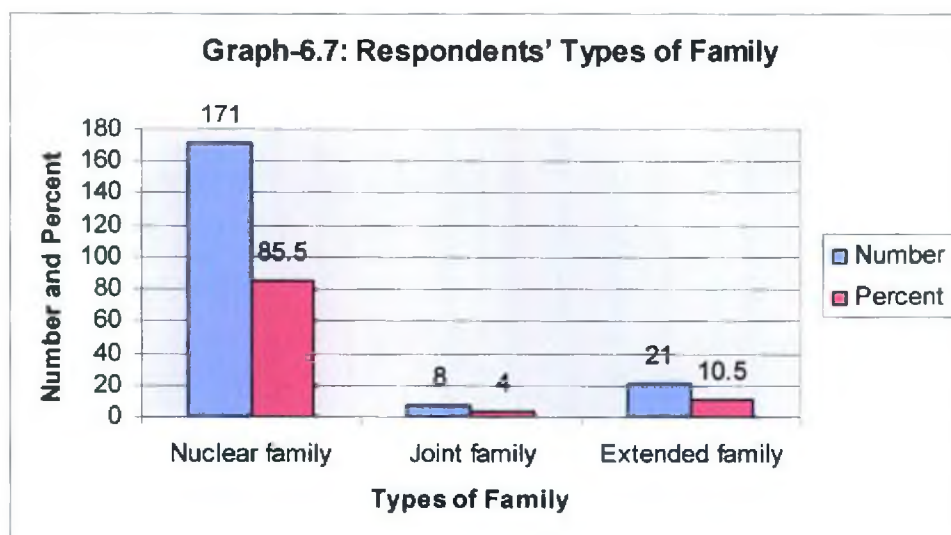


Table-6.8: Respondents' Monthly Income

Monthly Income (in Taka)	Number	Percent
Less than 1000	39	19.5
1001- 2000	28	14
2001-3000	44	22
3001-4000	50	25
4001-5000	17	8.5
5000 and above	22	11
Total	200	100

Source: fieldwork, 2011

It is observed from the table that among the 200 respondents most of the respondents or 50 respondents' family's monthly income is about 3001-4000 taka. About 19.5% of the respondents' monthly income is less than 1000 taka. About 14% of the respondents' monthly income is between 1001 and 2000 taka. 44 respondents or 22% of the respondents' monthly income is 2001-3000 taka. So it means that about 55.5% of the respondents live on absolute poverty. About 25% of the respondents or one-fourth of the respondents' monthly income is about 3001-4000 taka. About 8.5% of the respondents' monthly income is 4001-5000 taka on an average. 11% of the respondents' monthly income is above 5000 taka. It is clearly evident that most of the family members are hard core poor and lives on absolute poverty. It is happened for monga or lack of work.

Graph-6.8: Percentage Distribution of Respondents' Monthly Income

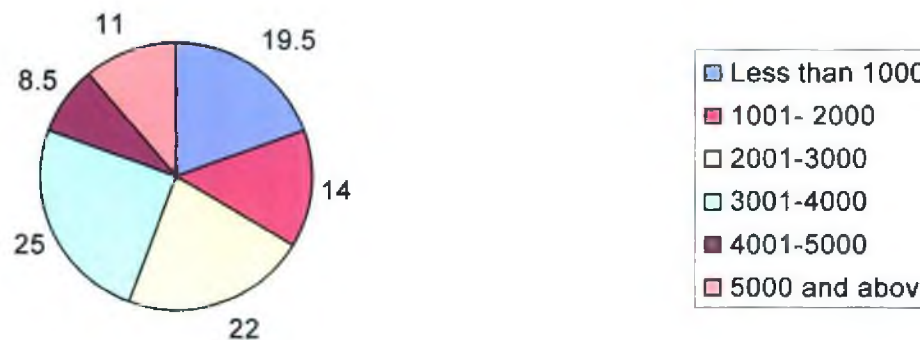


Table-6.9: Reasons for not to go to school their child*

Modes of reasons for not to go to school	Number	Percent
Economic crisis	77	38.5
Distances of educational institution	33	16.5
Lack of motivation/ encourages	65	32.5
Lack of security	29	14.5
Immature age	44	22
Lack of winter clothes	5	2.5
Family support to unpaid labor	77	38.5

Multiple responses*

Source: fieldwork, 2011

It is found from the above table that about 38.5% of the respondents' child do not go to school for their economic crisis and family support to unpaid labor. About 16.5% of the respondents' child do not go to school regularly for distance of educational institution. For lack of encourages about 32.5% of the respondents' child do not go to school. About 14.5% of the respondents' children do not go to school regularly for lack of security. About 22% of the respondents' child do not go to school regularly for their child's immature age. Among the respondents, about 2.5% of the respondents' children do not go to school for lack of winter clothes.

Graph-6.9: Reasons for not to go to school their child

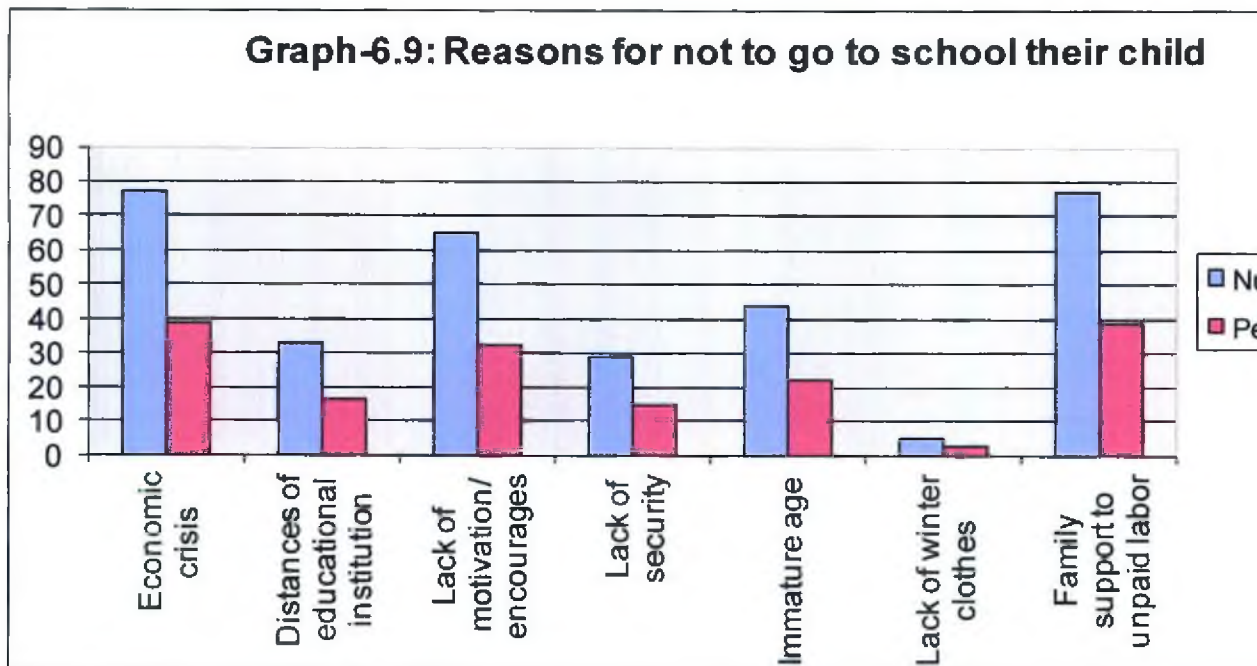


Table-6.10: Respondent's Modes of Work Activities*

Modes of Work Activities	Number	Percent
Agricultural work on own farm	19	9.5
Supervisory work on agricultural activity on own farm	24	12
Share cropper / cultivate plot owned by others	37	18.5
Agricultural wage labor	84	42
Processing of crops	28	14
Family labor in Enterprise	12	6
Agricultural wage labor (Off Farm)	15	7.5
Family labor in Tailoring/Sewing/Pottery/Blacksmith/Goldsmith	30	15
Rickshaw/ Van Pulling	65	32.5
Wage labor in transport	12	6
Look after live stocks	8	4
Look after Poultry (Duck, Chicken, Pigeon)	78	39
Fisherman (Fishing)	34	17
Petty Trader (Small retail shop)	26	13
Household worker	109	54.5
Nursery/forestry	14	7
Mechanics of bicycle	3	1.5
Wage labor in soil	13	6.5

Multiple responses*

Source: fieldwork, 2011

It is observed from the respondents of selected villages that about 9.5% and 12% of the respondents working activities are agricultural work on own farm and supervisory work on agricultural activity on own farm respectively. About 18.5% of the respondents are share cropper. About 42% of respondents' occupational activities are agricultural wage labor. About 14% of the respondents engage in processing crops. About 6%, 7.5%, 15% and 6% of the respondents engage in family labor in enterprise, agricultural wage labor (off farm), family labor in Tailoring/ Sewing/Pottery/Blacksmith/Goldsmith and wage labor in transport respectively. A majority of the respondents or about 32.5% of the respondents are rickshaw puller or van driver. About 4% and 39% of the respondents look after livestock and poultry (duck, chicken, and pigeon). About 17%, 13%, 7%, 1.5% and 6.5% of the respondents are engaged in fishing, petty trading, nursery/homestead forestry, mechanics of bicycle and wage labor in soil respectively. A vast of the respondents or about 54.5% of the respondents are employed in household worker in which most of them are female headed households.

Graph-6.10: Respondent's Modes of Work Activities

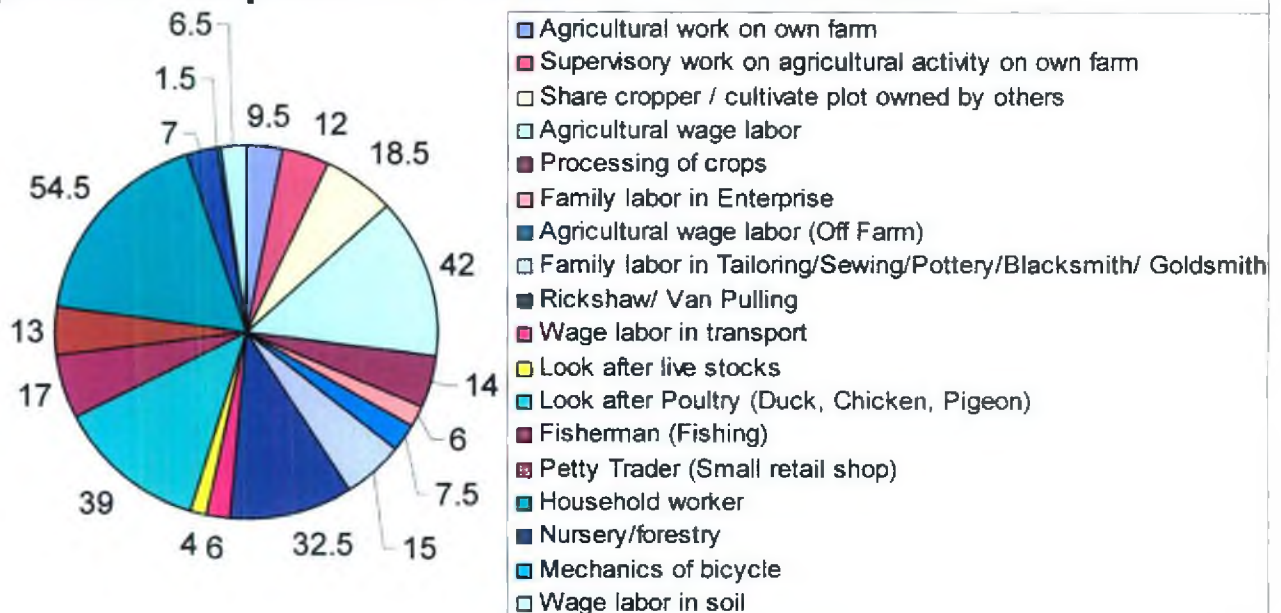


Table-6.11: Respondents' Work Activities before the Last 12 months

Work Activities before the last year	Number	Percent
Daily Wage Labor	105	52.5
Agricultural wage labor	115	57.5
Housemaid/ Buwa	35	17.5
Fisherman	21	10.5
Petty Trader (Small retail shop)	7	3.5
Wage labor in soil	18	9
Mechanics of bicycle	3	1.5
Rickshaw/ Van Pulling	25	12.5

Multiple responses

Source: fieldwork, 2011

It is evident from the table that most of the respondents or about 52.5% and 57.5% of the respondents were engaged before last year in the daily wage labor and agricultural wage labor respectively. About 17.5%, 10.5%, 12.5% of the respondents were engaged in household work as housemaid/buwa, fishing activities and rickshaw/van pulling respectively before last year. About 3.5%, 9% and 1.5% of the respondents were employed in small retail shop as petty trader, wage labor in soil and mechanics of bicycle respectively before last year. So, it is clearly say that the monga prone area is agriculture based area. During ashar, srabon, vadro, ashwin and kartik month has no work in those areas for rainy season and lean season of agricultural period every year.

Graph-6.11:- Respondents' Work Activities before the Last 12 months

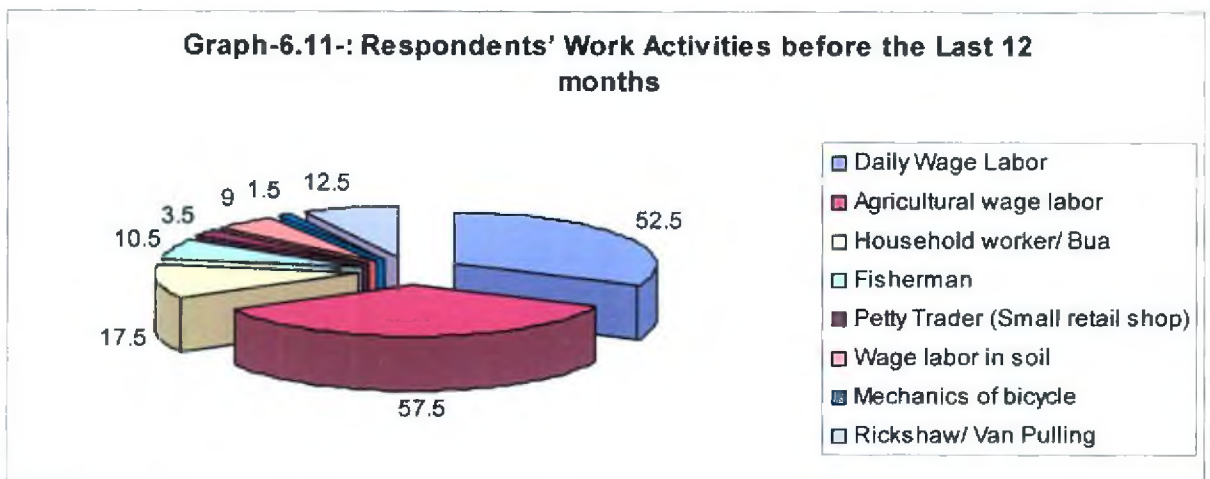


Table-6.12: Modes of Payment on a Daily Basis

Payment in Daily Basis	Number	Percent
Yes	118	59
No	82	41
Total	200	100

Source: Fieldwork, 2011

It becomes clear from the above table that out of 200 respondents, 118 respondents or 59% of the respondents say that they got payment on daily basis. About 41% of the respondents opine that they did not get payment on daily basis. Their payment is weekly, monthly or annually salaried or even contractual in exchange of crops.

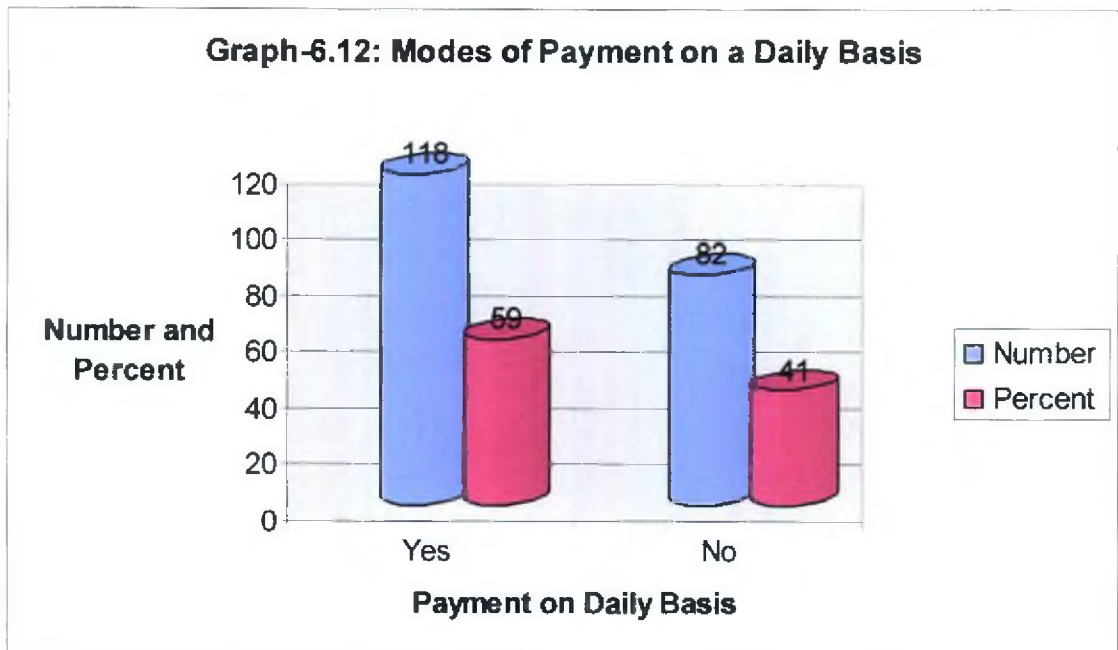


Table-6.13: Modes of Cash Payment in Daily Wage last 12 months

Modes of Cash Payment (in Taka)	Number	Percent
Less than 60	15	12.71
61-80	18	15.25
81-100	22	18.64
101-120	20	16.95
121-140	24	20.34
141-160	12	10.17
160 and above	7	5.94
Total	118	100.00

Source: Fieldwork, 2011

It is clear from the above table that about 12.71% of the respondents earn money or cash less than 60 taka in the daily wages in last 12 months. About 15.25%, 18.64% and 16.95% of the respondents earn money or cash within 61-80, 81-100 and 101-120 taka respectively in the daily wages in the last 12 months. About 20.34% of the respondents' modes of cash payment are within the range of 121-140 taka. Within the range of 141-160 taka were paid about 10.17% of the respondents' in the daily wages in last 12 months. About 5.94% of the respondents' modes of cash payment are above 160 taka in the daily wages in the last 12 months. Their earning income depends on various occupation or working activities.

Graph-6.13: Modes of Cash Payment in Daily Wage last 12 months



Table-6.14: Respondents' Involvement in Non-agricultural Activities/Business

Involvement in non-agricultural Activities	Number	Percent
Yes	75	37.5
No	125	62.5
Total	200	100

Source: Fieldwork, 2011

Data from the above table shows that about 37.5% of the respondents or 75 respondents out of 200 respondents are involve in non-agricultural activities or business related occupation. About 62.5% of the respondents are not involved in non-agricultural activities or business related occupation. It also clarifies that the people of monga prone areas are involved dominantly in agricultural occupation.

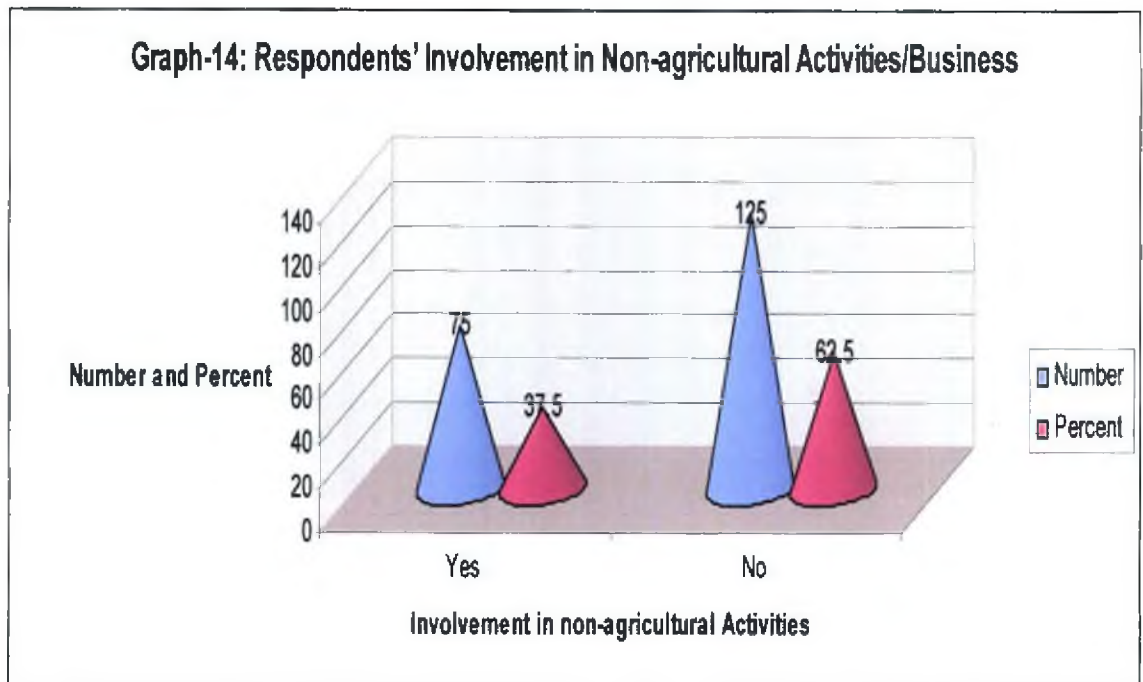


Table-6.15: Sources of Investment in Non-agricultural Activities/business*

Sources of Investment in non-agricultural Activities	Number	Percent
Own savings	45	60
Borrowing from relatives/ friends	39	52
Agricultural Development Bank	5	6.67
Grameen Bank	21	28
Sale of Assets	17	22.67
Moneylender	18	24
NGO	30	40
Total	75*	100*

Multiple Responses*

Source: Fieldwork, 2011

It is observed from above table that about 60% of the respondents invest in non-agricultural activities of their own savings. About 52%, 6.67%, 28%, 24% and 40% of the respondents' invest their non-agricultural activities by lending money from relatives/friends, agricultural development bank, grameen bank, moneylender/mahajon, various local NGOs. About 22.67% of the respondents invest their money by selling their assets or property or land. So it is seen that most of the respondents start their business by their own savings and borrowing from other sources.

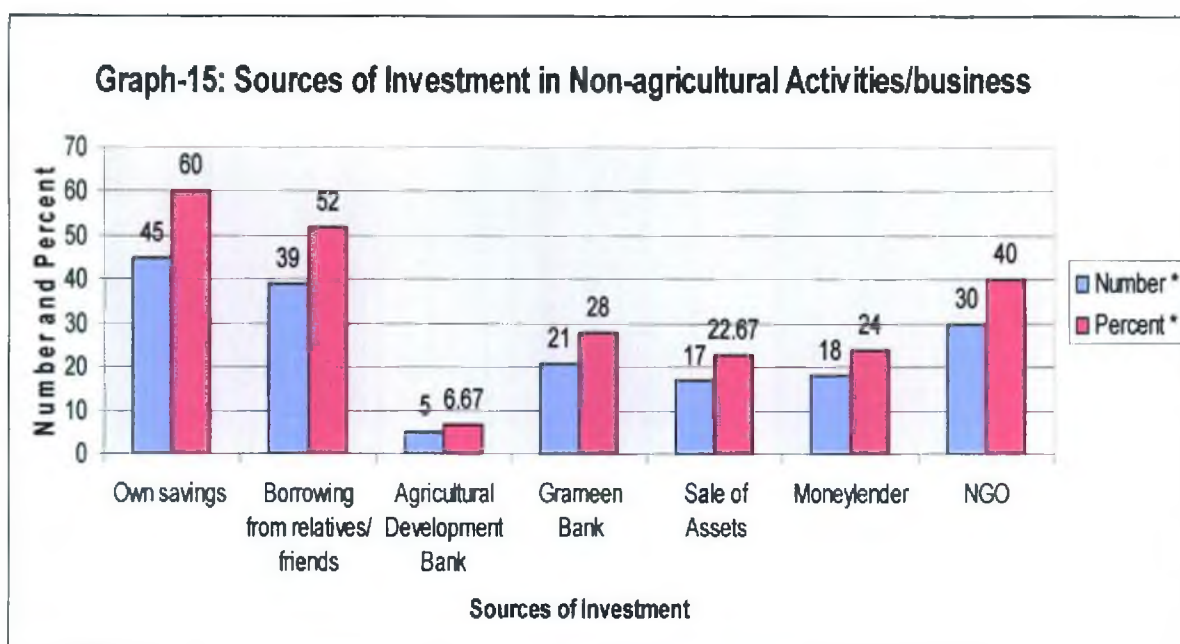


Table-6.16: Modes of Purchasing Land/Property in the last 12 months

Modes of purchasing land/property	Number	Percent
Yes	8	4
No	192	96
Total	200	100

Source: Fieldwork, 2011

Data on the above table gathering from the respondents of selected villages show that about 4% of the respondents purchase their land or property in the last 12 months. About 96% of the respondent does not purchase any lands or property or assets in the last 12 months. Most of the respondents' family can not purchase any land or property or assets for their hard core poverty and absolute poverty. To mitigate their food insecurity or escaping other natural or social disasters they can not purchase any land or property.

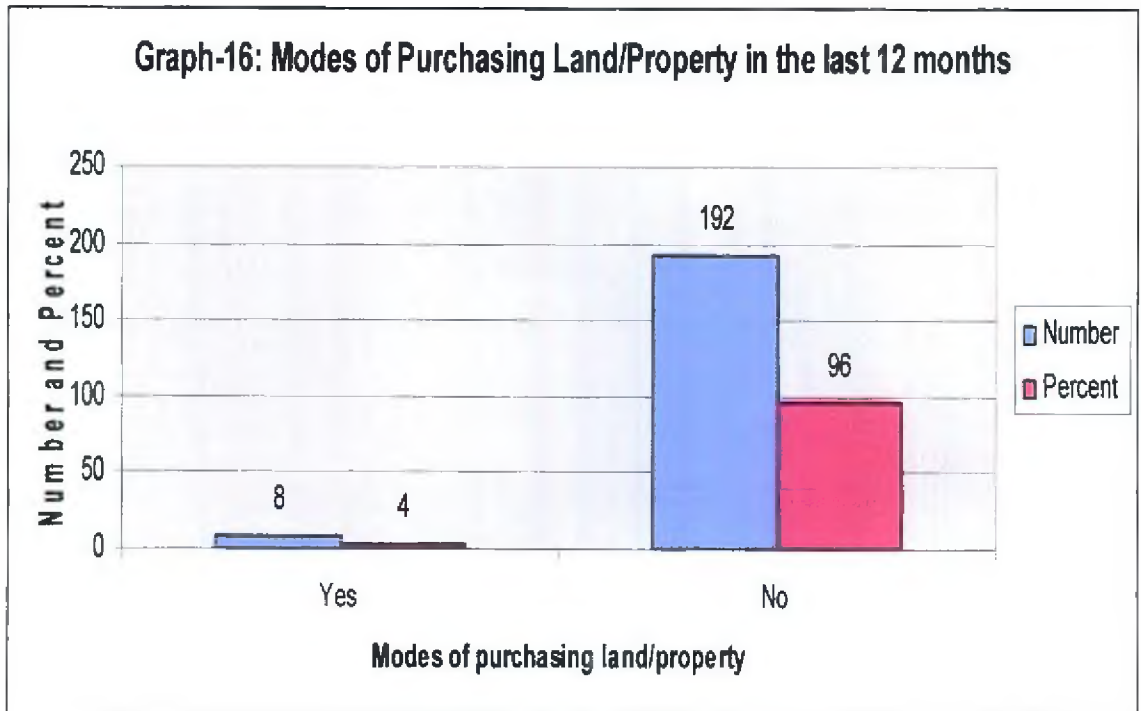


Table-6.17: Modes of Sales of Land/Property in last 12 months

Modes of Sales of Land or property	Number	Percent
Yes	33	16.5
No	167	83.5
Total	200	100

Source: Fieldwork, 2011

It is observed from the above table shows that about 16.5% of the respondents sell their land or property in last 12 months for starting their business or non agricultural occupation and to mitigate their food insecurity or other social or natural calamities during the monsoon season. About 83.5% of the respondent does not sell any lands or property or assets in last 12 months. Among the 83.5% of these respondents many of the respondents say that there are no lands or property to sell. For that reason, they live on government khas land on the road side of these selected villages.

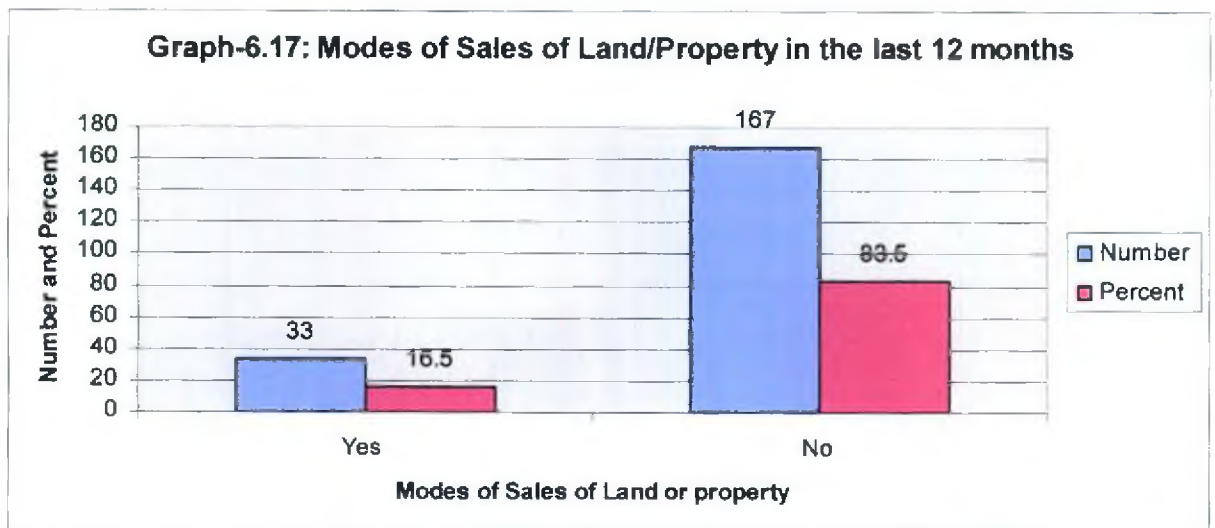


Table-6.18: Sources of taken Credit*

Sources of taken Credit	Number	Percent
Mahajon	41	20.5
Relatives	25	12.5
Friends	15	7.5
Gana Unnayan Kendra (GUK)	56	28
Grameen Bank	28	14
ASA	11	5.5
RDRS	36	18
Cooperative society (SDF)	4	2
Commercial Bank	2	1

Multiple responses*

Source: Fieldwork, 2011

It becomes clear from the above table that there are various sources of taken credit or loan. About 20.5% of the respondents took their credit from Mahajon. About 12.5% and 7.5% of the respondents received their credit from relatives and friends respectively. About 67.5% of the respondents took their loan from various NGOs. About 28%, 14%, 5.5%, 18% and 2% of the respondents received their loan from various Non Government Organization like Gana Unnayan Kendra (GUK), Grameen Bank, ASA, RDRS and Co-operative Society (SDF) respectively. About 1% of the respondents say that they took their loan from commercial bank.

Graph-6.18: Sources of taken Credit

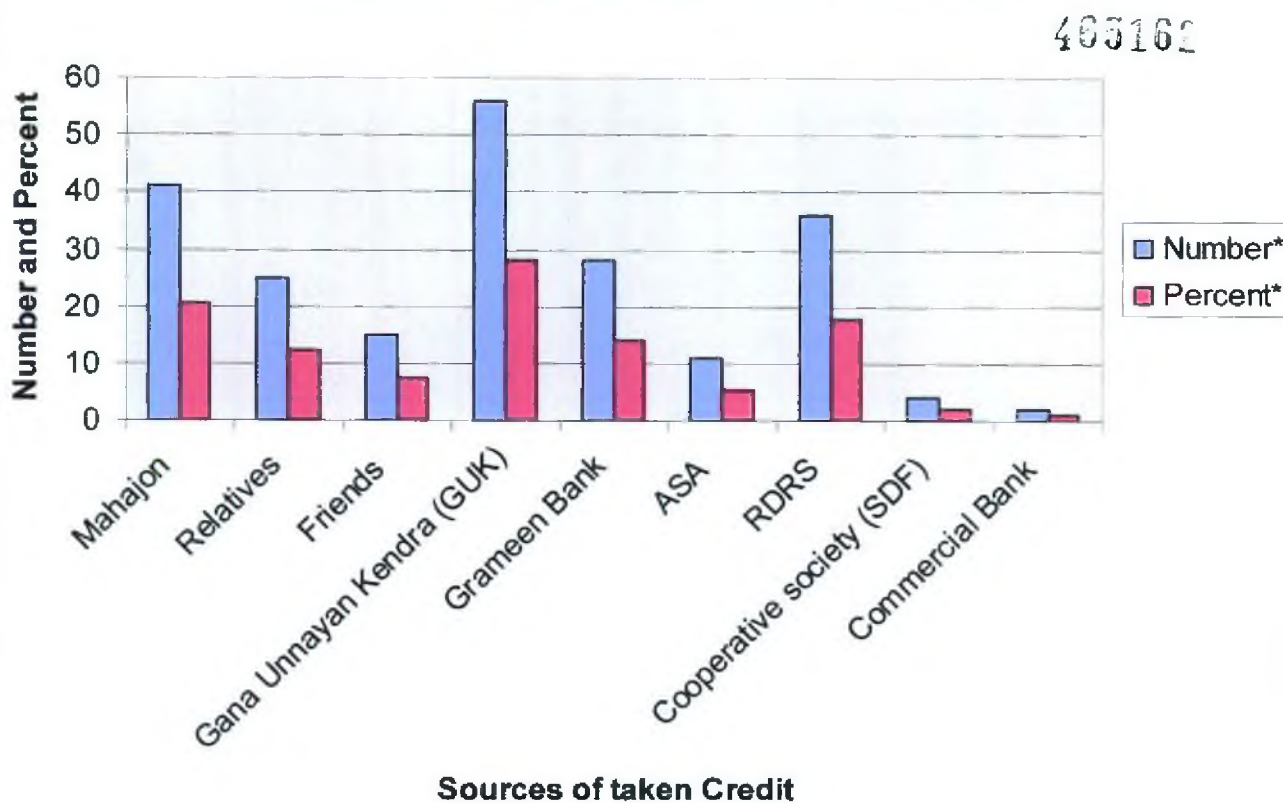


Table-6.19: Purposes of the Loan

Purposes of the Loan	Number	Percent
Dowry	42	21
Wedding ceremony	40	20
Medical	38	19
Food crisis	115	57.5
Family maintenance	40	20
Housing construction/reconstruction	29	14.5
Purchase in Rickshaw/van	23	11.5
Educational expenses of child	20	10
Sending abroad	12	6
Purchase tailor machine	8	4
Purchase in land	3	1.5
Purchase in livestock/ poultry	7	3.5
Small trade/shop	18	9
Self-employed	48	24

Multiple responses*

Source: Fieldwork, 2011

It becomes clear from the above table that majority of the respondents' or about 57.5% of the respondents' took their loan to mitigate their food crisis during monga period. There are about 21% and 20% of the respondents' those who purpose of the loan are dowry and wedding ceremony respectively. About 19% and 14.5% of the respondents took their loan for the purpose of medical expenses and housing construction/reconstruction respectively. On the purpose of family maintenance and child educational expenses about 20% and 10% of the respondents' took their loan respectively. About 11.5%, 4%, 1.5% and 3.5% of the respondents took their loan for the purchase of rickshaw/van, tailor machine, land and livestock/poultry respectively. About 6% of the respondents took their loan for sending abroad of their child. About 9% of the respondents took their loan to set their small trade/shop. About 24% of the respondents received their loan to be self-employed.

Graph-6.19: Purposes of the Loan

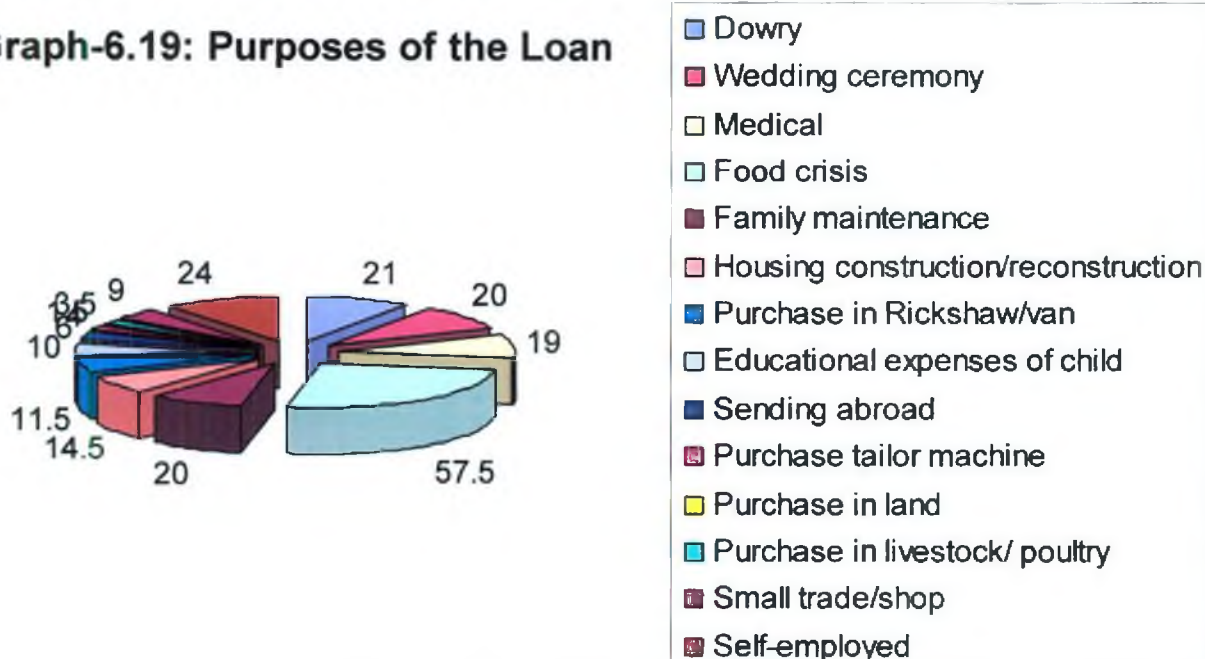


Table-6.20: Amount of Demanded Loan

Amount of Demanded Loan (in Taka)	Number	Percent
Less than 5000	2	1
5001-7500	17	8.5
7501-10000	55	27.5
10001-12500	10	5
12501-15000	17	8.5
15001-17500	13	6.5
17501-20000	27	13.5
20001 and above	15	7.5

Source: Fieldwork, 2011

Data on the above table shows that the amounts of demanded loan are various types. About 1% and 8.5% of the loan demanded by the respondents are less than 5000 taka and 5001-7500 taka respectively. About 27.5% of the respondents demanded their loan with the range of 7501-10000 taka. About 5%, 8.5% and 6.5% of the respondents demanded the amount of loan within the range of 10001-12500, 12501-15000 and 15001-17500 taka respectively. About 13.5% and 7.5% of the respondents demanded the amount of credit ranging of 17501-20000 and 20001 and above taka respectively. During monga season the people are inclined to demand loan to mitigate their monga problem and other financial aspects.

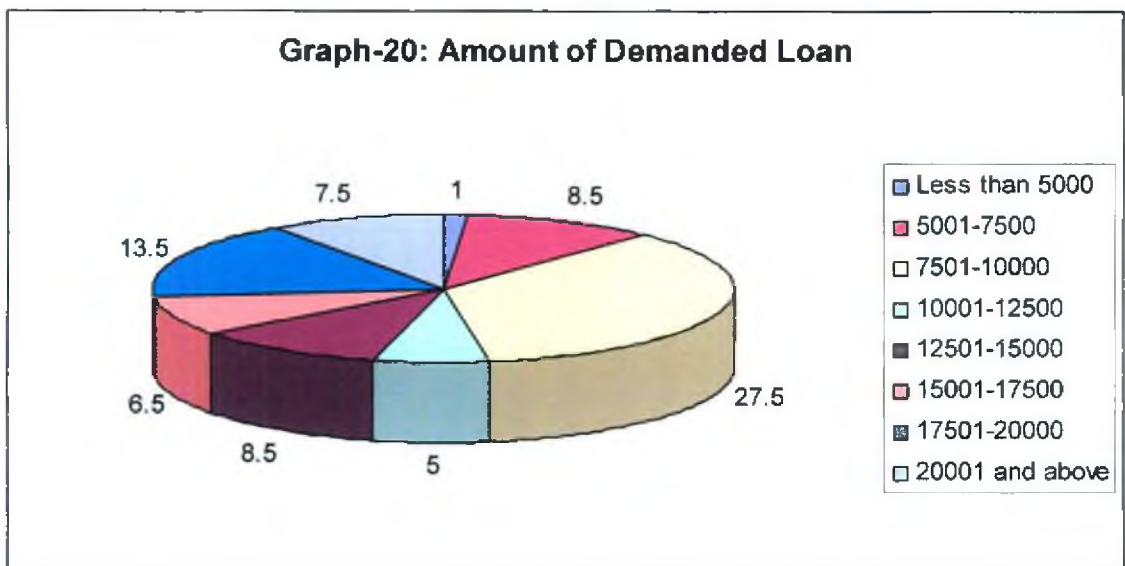


Table-6.21: Amount of Recipient Loan

Amount of Recipient Loan (in Taka)	Number	Percent
Do not get loan after demand	22	11
Less than 5000	17	8.5
5001-7500	22	11
7501-10000	66	33
10001-12500	3	1.5
12501-15000	4	2
15001-17500	6	3
17501-20000	12	6
20001 and above	4	2

Source: Fieldwork, 2011

It is clear from the above table that about 11% of the respondents do not get the demanded loan. About 8.5% of the respondents take loan less than 5000 taka. There are 11%, 1.5%, 2%, 3% and 6% of the respondents who get loan within the range of 5001-7500, 10001-12500, 12501-15000, 15001-17500 and 17501-20000 taka respectively. There are a majority of respondents who get 7501-10000 taka. About 33% or one-third of the respondents' family receive loan within the range of 7501-10000 taka. There are about 2% of the respondents' families who get loan of 20001 and above taka.

Graph-6.21: Amount of Recipient Loan

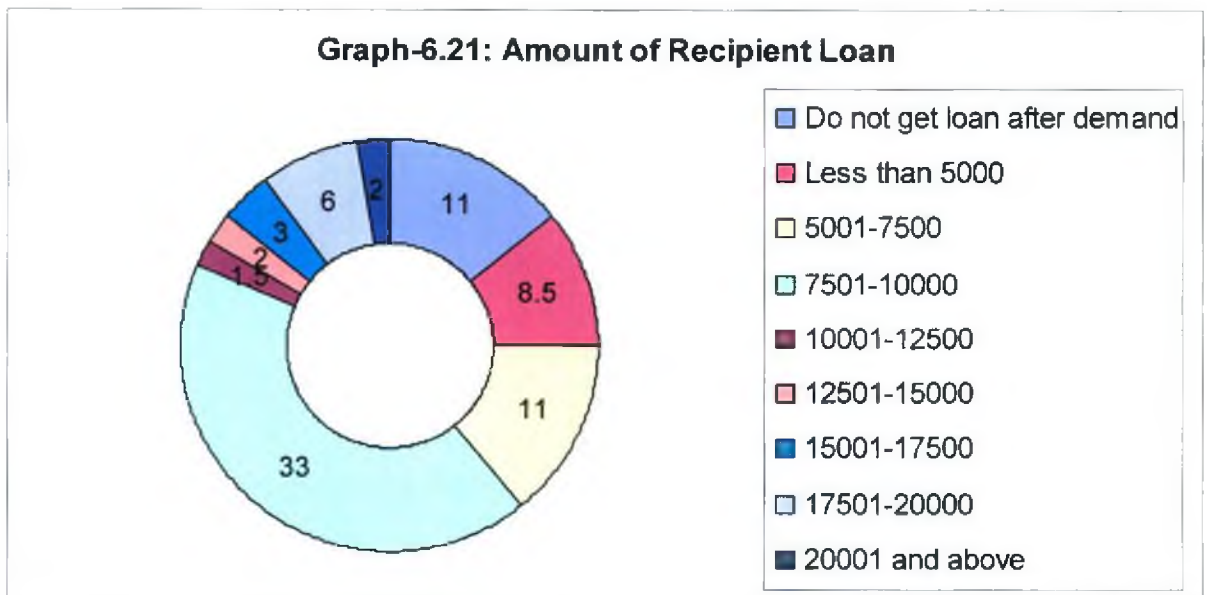


Table-6.22: Respondents' ways of Repayment the Credit

Ways of Repayment the Loan	Number	Percent
Profit from the loan- financed activity	14	11.02
Other income	16	12.60
Re-borrowing with interest	12	9.45
Interest-free re-borrowing	30	23.62
Selling assets	4	3.15
Not to repayment till	5	3.94
Through rickshaw pulling	46	36.22
Total	127	100.00

Source: fieldwork, 2011

From the collected data and above table we can say that the respondents repay their loan in various ways. About 11.02% of the respondents opine that they could repay the loan through profit from the loan-financed activity. About 12.60% of the respondents repay their loan from other income. About 9.45%, 23.62% and 3.15% of the respondents point out that they could repay their loan by re-borrowing with interest, interest-free re-borrowing and selling assets respectively. About 3.94% of the respondents could not repay their loan till the date of this survey. A vast majority of the respondents or about 36.22% of the respondents who took their credit could repay their loan through rickshaw pulling.

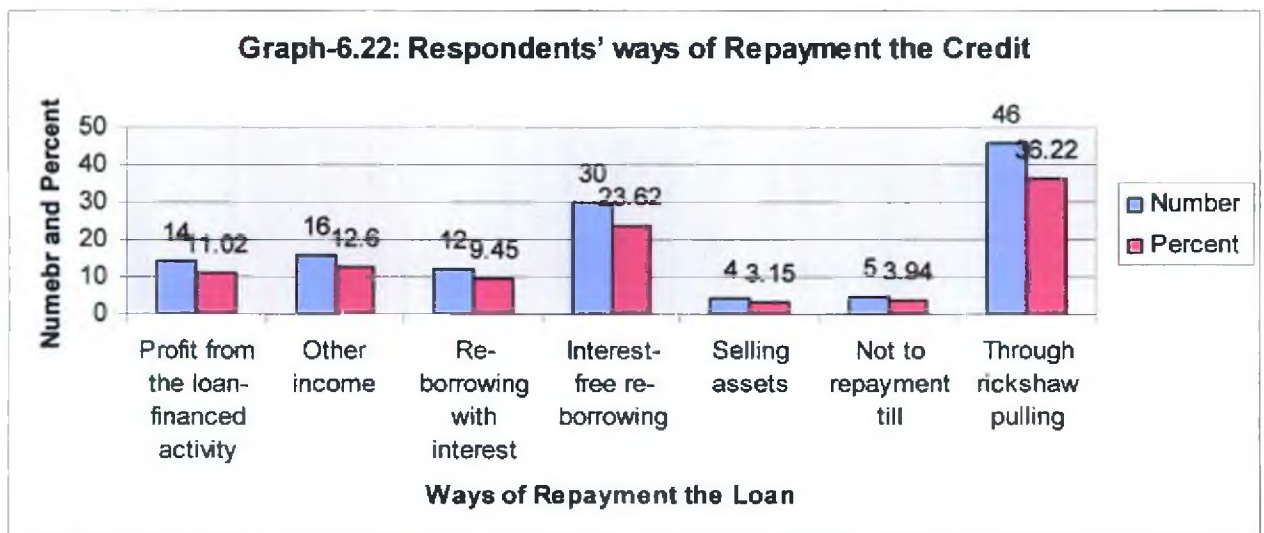


Table-6.23: Respondents opinion about what will be happened if cannot repay*

What will be happened if cannot repay	Number	Percent
Nothing will be happened	6	4.72
Can't borrow from lender again	127	100
Lose collateral	39	30.71
Interest rate increases	127	100
Bad reputation in village	122	96.06
Exclusion from clan/institution	49	38.58
Moneylender will take house/ property	61	48.03
NGO will take house/ property	16	12.60
Total	127	100

Multiple responses*

Source: Fieldwork, 2011

Data on the above table shows that about 4.72% of the respondents say that nothing will be happened if they can not repay their loan. 100% of the respondents opine that they can not borrow from lender again and interest rate will be increased if they can not repay the loan. About 30.71% and 96.06% of the respondents opine that they will be lose collateral and will be suffered bad reputation in the village respectively if they can not repay the loan. About 38.58%, 48.03% and 12.60% of the respondents say that they will be excluded from clan/institution, and consequently, moncy lender and NGO will take their house/property respectively if they can not repay the loan in proper time.

Graph-6.23: Respondents opinion about what will be happened if cannot repay

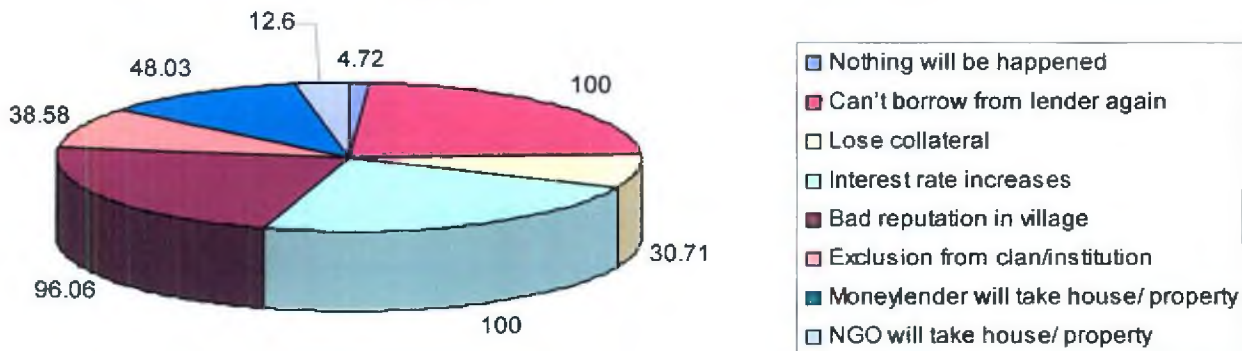


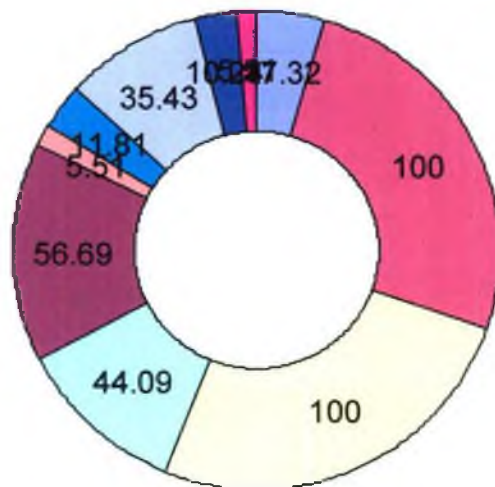
Table-6.24: Reasons for delay or could not repay the loan*

Reasons for delayed the loan	Number	Percent
Incurred loss in loan financed activity	22	17.32
Profit is too low	127	100
Too much cost incurred in the expenses of family	127	100
Too low income because of sickness	56	44.09
Crop destroyed	72	56.69
Crop was subject to theft/robbery	7	5.51
Crop loss due to flood	15	11.81
Capital is too low	45	35.43
Low income during the monga season	13	10.24
Low income for old aging	7	5.51
Total	127	100

Multiple responses* Source: Fieldwork, 2011

Data on the above table reveals that all respondents who took credit could not repay or delay the loan for profit was too low and too much cost was incurred in the expenses of family. About 17.32% of the respondents' family members could not repay the loan for incurred loss in loan financed activities. About 44.09% of the respondents delayed the loan because of too low income and sickness. About 56.69%, 5.51% and 11.81% of the respondents' family members could not repay the loan or delayed the loan for damage crop, crop was subject to theft/robbery and crop loss due to flood respectively. About 35.83% of the respondents could not repay the loan or delayed the loan for low capital. About 10.24% and 5.51% of the respondents' family members could not repay the loan or delayed the loan for low income during the monga season and low income for old aging respectively.

Graph-6.24: Reasons for delay or could not repay the loan



- Incurred loss in loan financed activity
- Profit is too low
- Too much cost incurred in the expenses of family
- Too low income because of sickness
- Crop destroyed
- Crop was subject to theft/robbery
- Crop loss due to flood
- Capital is too low
- Low income during the monga season

Table-6.25: Types of Collateral used to get the credit*

Types of Collateral used	Number	Percent
No collateral	44	34.65
Signature/personal guarantee	127	100
Group borrowing	105	82.68
Agricultural land	12	9.45
House/other land assets	4	3.15
Land mortgage	43	33.85
Other asset documents	6	4.72
Crop	8	6.30
Total	127	100

Multiple responses*

Source: Fieldwork, 2011

It is observed from the above table that when they took credit from various sources they used various collateral. About 34.65% of the respondents say that they used no collateral for getting the credit. All respondents used only signature/personal guarantee to get the credit. About 82.68% of the respondents opine that they took credit with group borrowing. About 9.45%, 3.15%, 33.85%, 4.72% and 6.30% of the respondents' family member used their agricultural land, house/other land assets, land mortgage, other asset documents and crop as collateral to get the credit respectively.

Graph-6.25: Types of Collateral used to get the credit

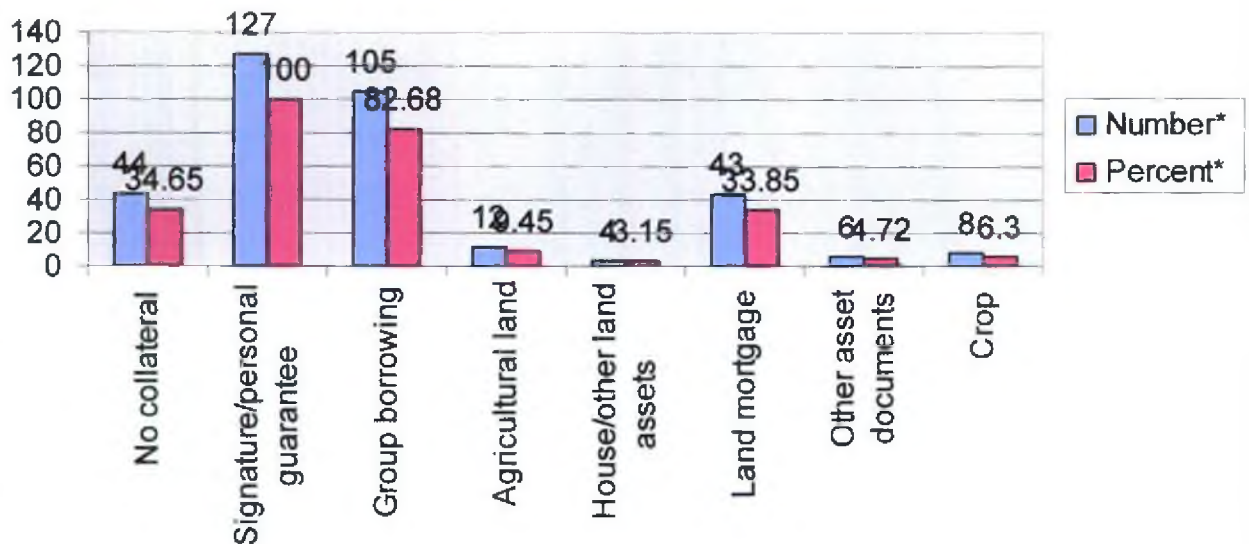


Table-6.26: Any excuse receiving credit

Any excuse to receive credit	Number	Percent
Yes	72	56.69
No	55	43.31
Total	127	100.00

Source: Fieldwork, 2011

It is clearly evident from the above table shows that among 200 respondents about 127 of the respondents took credit. Out of those 127 of the respondents about 72 respondents or about 56.69% of the respondents opine that they excused receiving credit. About 43.31% of the respondents say that they could not any excuse themselves when the various institution or local people proposed to provide credit.

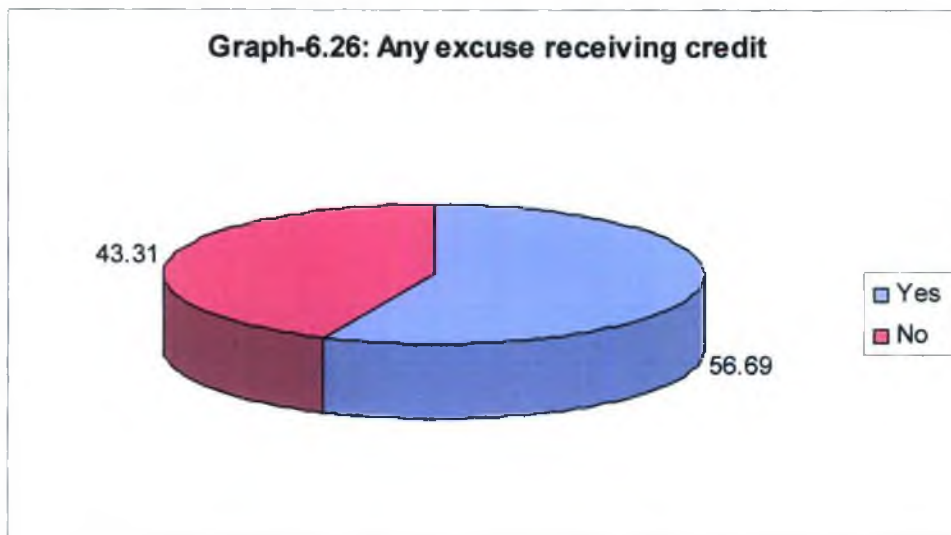


Table-6.27: Reasons for excuse to receive the credit*

Reasons for excuse	Number	Percent
High interest rate	72	100
Complexity of loan processing	61	84.72
Insufficient collateral	6	8.33
Afraid cannot payback in time and losing collateral	66	91.67
losing reputation	33	45.83
Too much debt already	39	54.16
Did not give credit earlier	19	26.39
No need for credit	8	11.11
Total	72	100

Multiple responses*

Source: Fieldwork, 2011

It becomes clear from the above table that the respondents' family members excuse for not to receiving the credit for various reasons. All respondents opine that their family excuse for not to receiving the credit for high interest rate. About 84.72% and 91.67% of the respondents say that their family did not want credit for complexity of loan processing and were afraid of not paying back in time and losing collateral respectively. About 8.33% and 45.83% of the respondents' family members declined taking the credit for insufficient collateral and losing reputation respectively. About 54.16% of the respondents' families are unwilling to receive credit for too much debt already or delay in repayment. About 26.39% and 11.11% of the respondents' family members opine that they were opposed receiving credit taking for delay in institutional credit disbursement and no need for credit respectively.

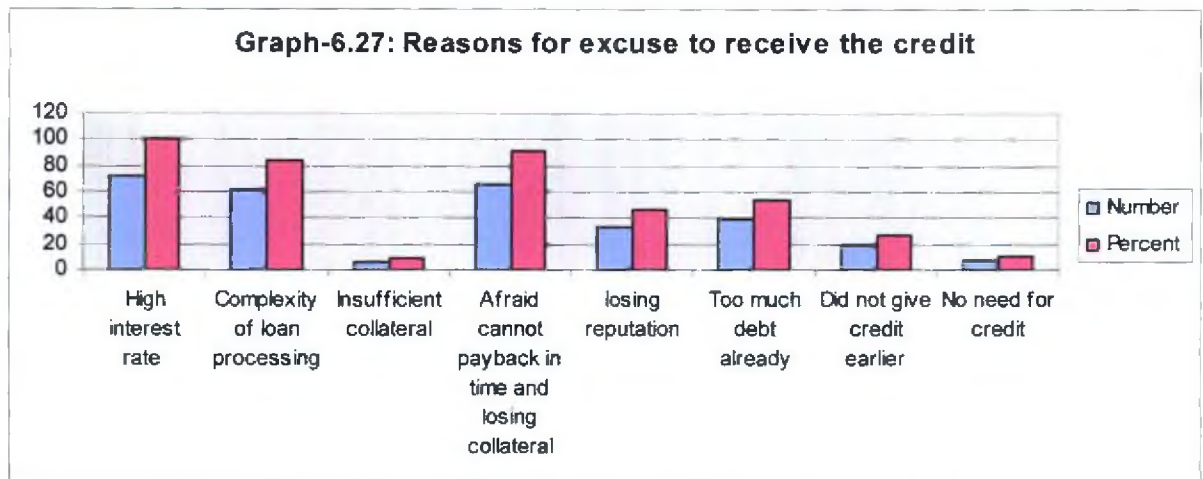


Table-6.28: Refusing Proposal to receive Credit of Any Institution

Refusing proposal to receive credit	Number	Percent
Yes	33	16.5
No	167	83.5
Total	200	100

Source: Fieldwork, 2011

It is clearly evident from the above table that about 16.5% of the respondents refused proposal to receive credit of any institution. About 83.5% of the respondents do not refuse proposal to receive credit of any institution.

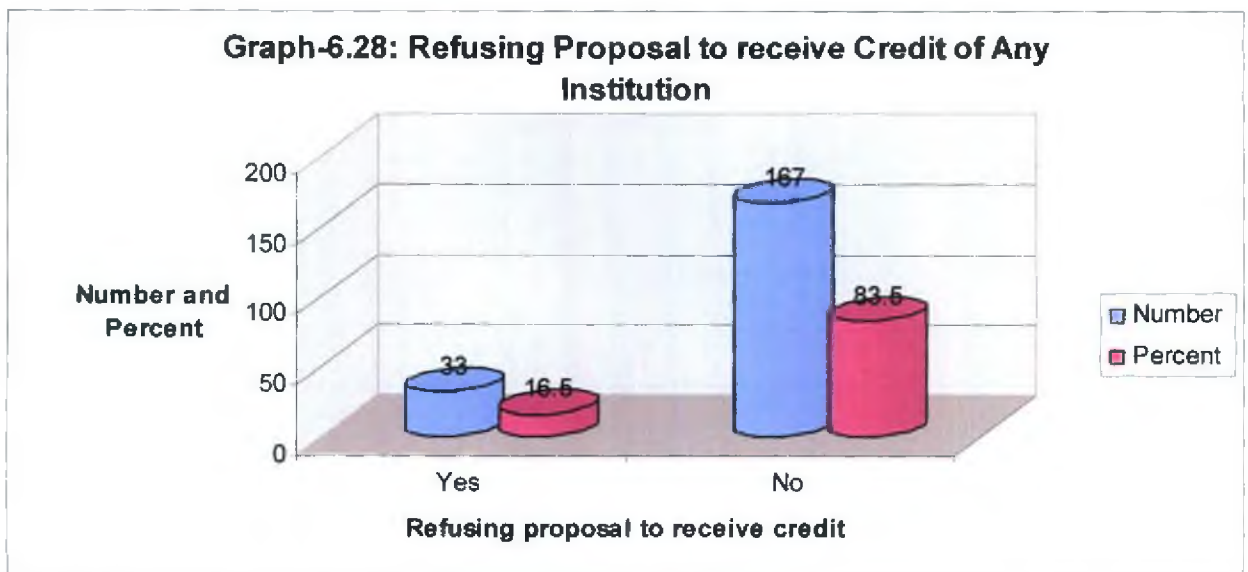


Table-6.29: Refusing Proposal to Receive Credit from Whom*

Refusing proposal to receive credit from whom	Number	Percent
NGO	33	100.00
Credit cooperative	28	84.85
Friend	14	42.42
Neighbor	5	15.15
Relatives	16	48.48
Intermediaries	2	6.06
Landlord	6	18.18
Mahajon	10	30.30
Total	33	100.00

Multiple responses*

Source: Fieldwork, 2011

It becomes clear from the above table that the respondents refused proposal to receive credit from various institution. All respondents or 100% of the respondents refused proposal to receive credit from NGO. About 84.85% of the respondents refused proposal to receive credit from credit cooperative. About 42.42%, 15.15% and 48.48% of the respondents refused proposal to receive credit from friend, neighbor and relatives respectively. About 6.06%, 18.18% and 30.30% of the respondents refused proposal to receive credit from intermediaries, landlord and mahajon respectively.

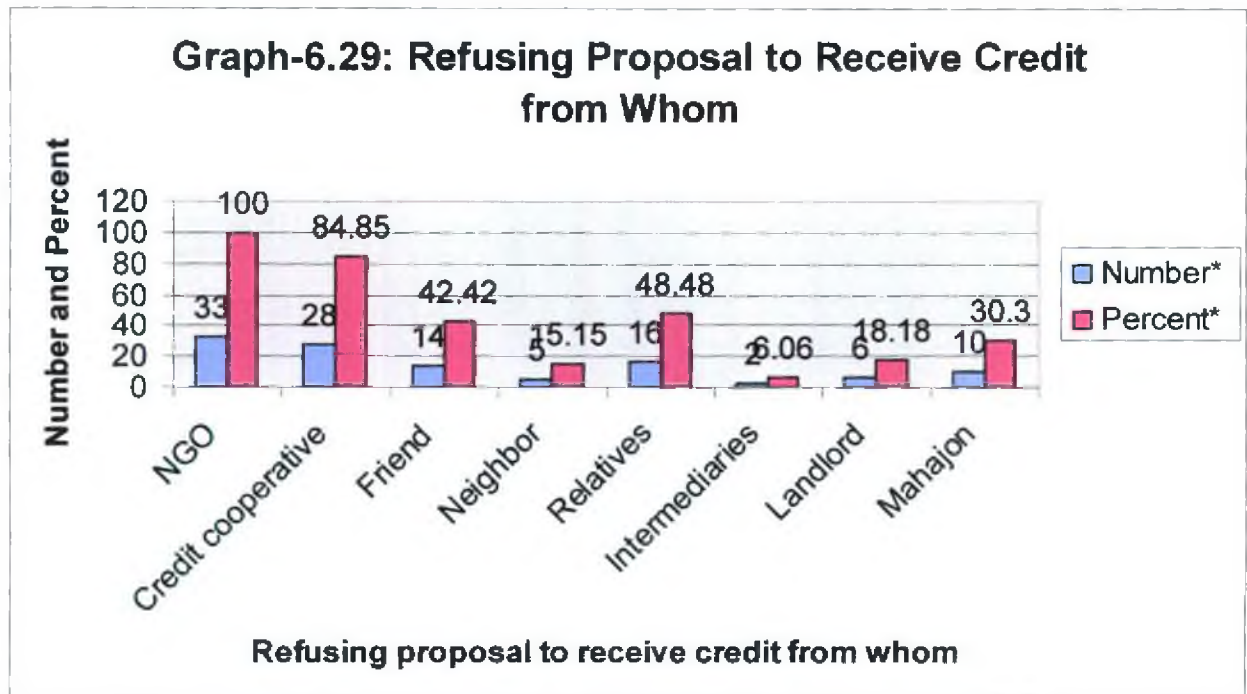
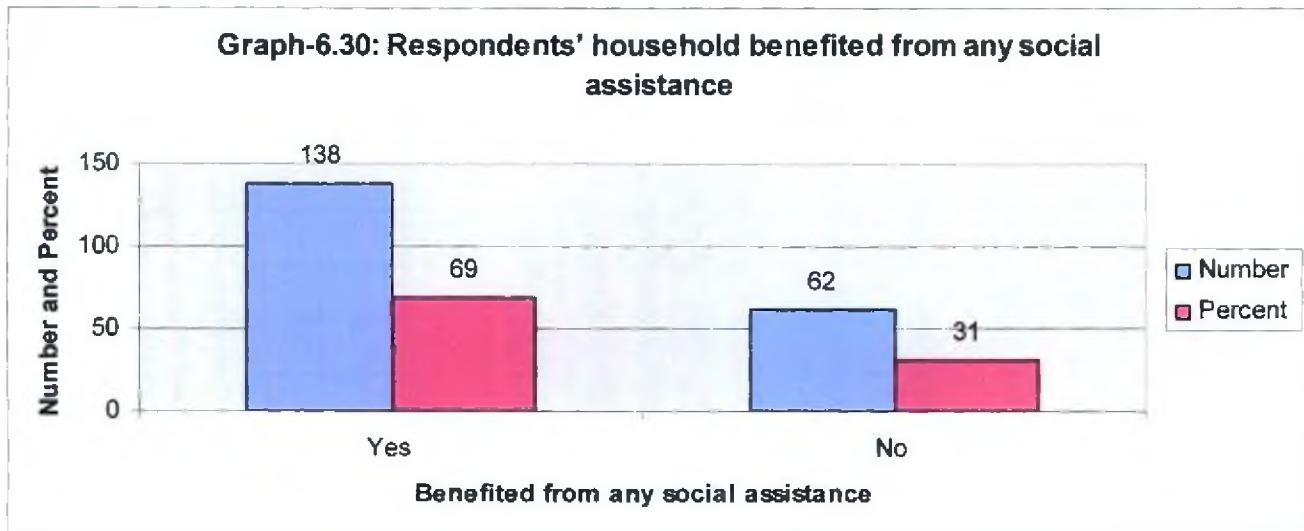


Table-6.30: Respondents' household benefited from any social assistance

Benefited from any social assistance	Number	Percent
Yes	138	69
No	62	31
Total	200	100

Source: Fieldwork, 2011

It is observed from the above table that about 69% of the respondents' household benefited from any social assistance. About 31% of the respondents' household did not get any social assistance from Non Governmental Organizations and Government Organizations. Since they are expected social assistance, it clarifies that the monga prone areas are extreme poor areas. During the ashar, srabon, vadro, ashwin and kartik months they had no work, food in their household and sufficient money, so they expected social assistance and to get loan with or without interest to mitigate their livelihoods.



Graph-31: Modes of Social Assistance*

Modes of Social Assistance	Number	Percent
VGD	49	35.51
VGF	44	31.88
Food for Work	42	30.43
Integrated Food Security	14	10.15
GR	16	11.59
TR	12	8.70
Govt. Old Age Pension Scheme	22	15.94
Freedom Fighters Scheme	8	5.75
Widow Scheme	24	17.39
Char Livelihood Program	18	13.04
Total	138	100.00

Multiple responses*

Source: Fieldwork, 2011

Data on the above table show that about 35.51% and 31.88% of the respondents get social assistance like VGD and VGF respectively among the 138 of the respondents. About 30.43% and 10.15% of the respondents get social assistance as food for work and integrated food security respectively. About 11.59% and 8.70% of the respondents take gratuitous relief and test relief respectively. Among the respondents those who get social assistance about 15.94%, 5.75%, 17.39% and 13.04% of the respondents receive govt. old age pension scheme, freedom fighters scheme, widow scheme and char livelihood program respectively.

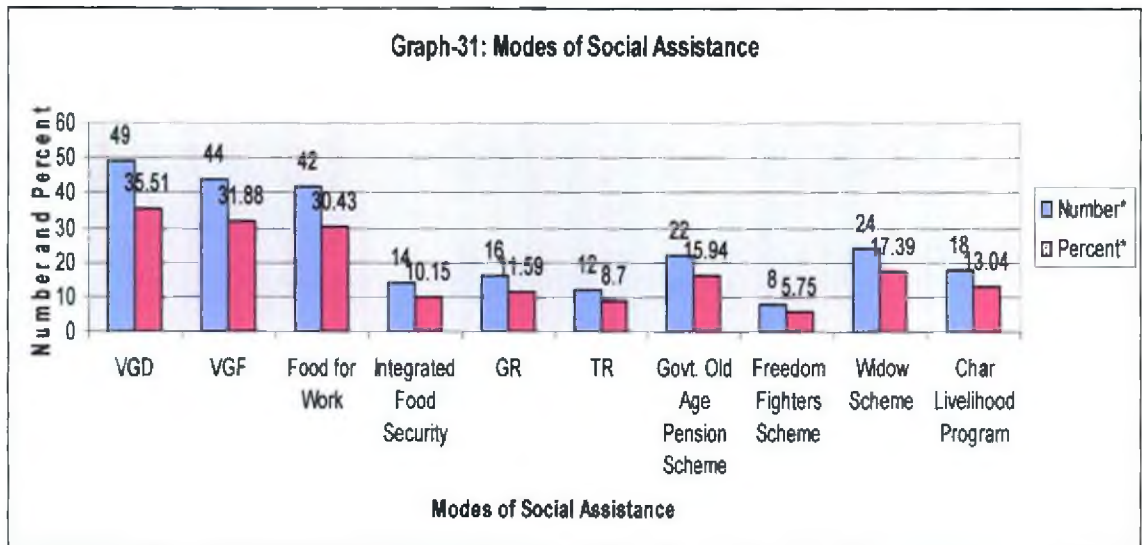


Table-6.32: Modes of Economic Condition after getting Social Assistance*

Modes of Economic Condition	Number	Percent
Helped a little	105	76.09
did not help	22	15.94
Helped moderately	99	71.74
Helped a lot to the emergency period	127	92.03
Total	138	100.00

Multiple responses*

Source: Fieldwork, 2011

It is clearly evident from the above table that the economic condition of 76.09% of the respondents changes a little despite getting economic or social assistance. About 15.94% of the respondents say that this social assistance did not help them at all. About 71.74% of the respondents say that their economic condition has improved but moderately after getting this social assistance. About 92.03% of the respondents say that social assistance helped them a lot the emergency crisis. So, it can be said that the respondents' economic condition is developed after getting social assistance.

Graph-6.32: Modes of Economic Condition after getting Social Assistance

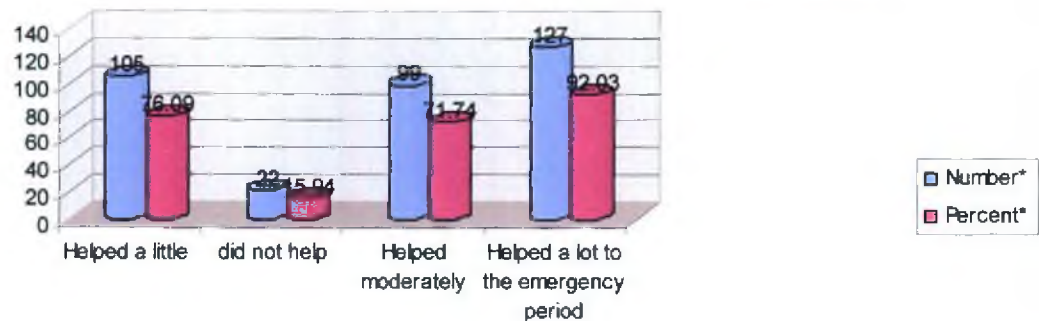


Table-6.33: Modes of menu in the food item in the last seven days*

Menu of food item	Number	Percent
Rice	200	100
Suji (cream of wheat/barley)	11	5.5
Wheat	149	74.5
Atta/ Maida	132	66
Semai/noodles	8	4
Chaatu	49	24.5
Chira (flattened rice)	187	93.5
Muri	182	91
Khoi (puffed rice)	149	74.5
Maize	72	36
Anchor daal	144	72
Lentil pulse	88	44

Multiple responses*

Source: Fieldwork, 2011

Data on the table show that all people or 100% of the respondents ate rice as their food item in the last seven days. About 74.5%, 66% and 36% of the respondents ate wheat, atta/maida and maize. About 5.5% and 4% of the respondents feed their baby suji (cream of wheat/barley) and semai/noodles respectively. About 24.5%, 93.5%, 91% and 74.5% of the respondents took their item of food as chaatu, chira (flattened rice), muri and khoi (puffed rice) respectively. About 72% and 44% of the respondents ate as anchor daal and lentil pulse respectively as main curry. The item of food shows that the people of monga prone areas are absolutely hard core poor.

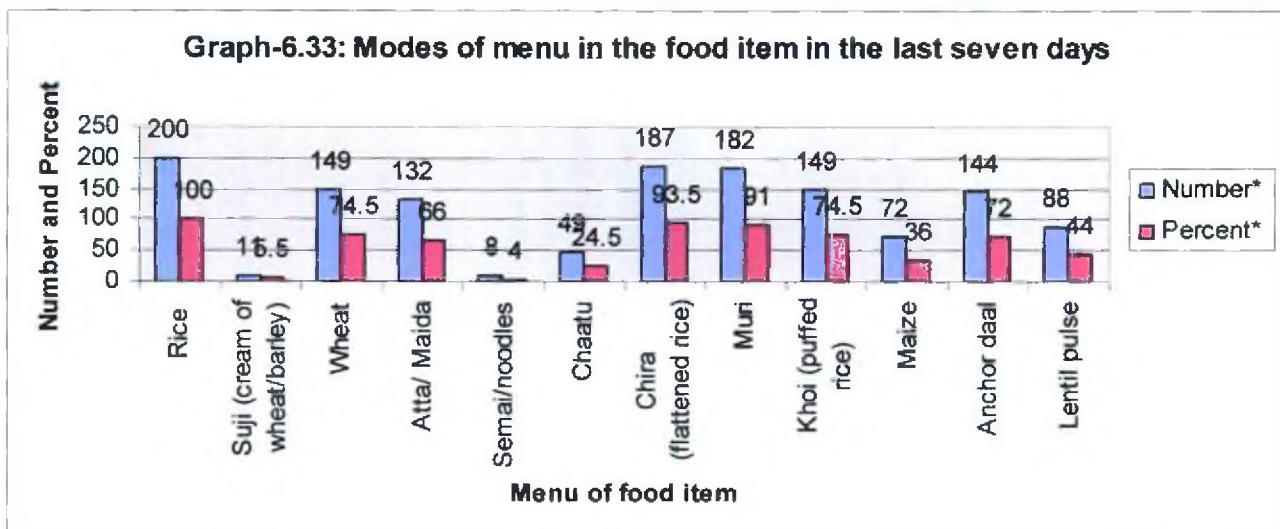


Table-6.34: Modes of Calorie Intake

Calorie Intake (kilo calorie)	Number	Percent
Below 1500	91	45.5
1501-1800	42	21
1801-2122	15	7.5
2123-2500	17	8.5
2501 and above	35	17.5
Total	200	100

Source: Fieldwork, 2011

It is clearly evident from the above table that majority of the respondents or about 45.5% of the respondents take below 1500 kilo calorie. About 21% and 7.5% of the respondents' consume within 1501-1800 and 1801-2122 kilo calorie respectively. On the other hand, about 8.5% and 17.5% of the respondents take with the range of 2123-2500 kilo calorie and above 2501 kilo calorie respectively. So, it means that about 66.5% of the respondents or two-third of the respondents live on the harsh poverty. Poverty brings more poverty and to the children born out of poverty are usually malnourished. This scenario fits with prof. Ragner Nerck's cycle of poverty theory.

Graph-6.34: Modes of Calorie Intake (kilo calorie)

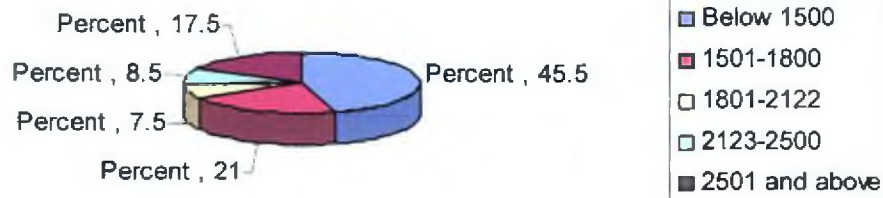


Table-6.35: Receipt Loan to mitigate the Food Insecurity during Monga Season

Receipt loan to mitigate Food Insecurity	Number	Percent
Yes	89	44.5
No	111	55.5
Total	200	100

Source: Fieldwork, 2011

It is seen from the above table that about 44.5% of the respondents receive loan to mitigate food insecurity during monga season. This means that about 44.5% of the respondents are insolvent to secure of food. About 55.5% of the respondents do not receive loan to cope with the food insecurity during monga season. This means that about 55.5% of the respondents are solvent to expenses of food.

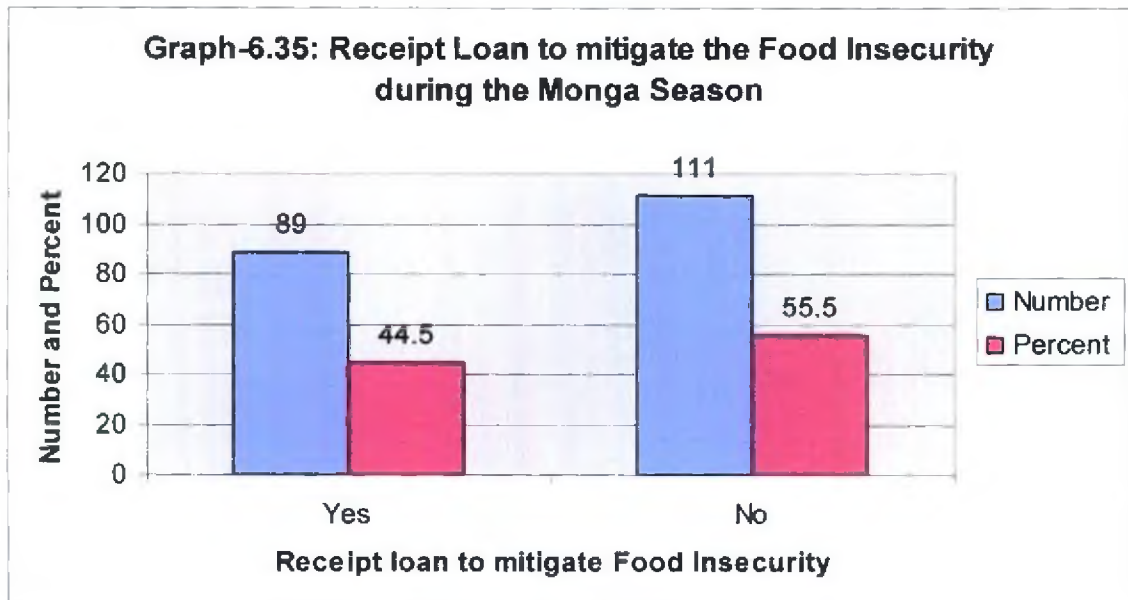


Table-6.36: Respondents' opinion about local poor people how to mitigate the monga problem*

Modes of mitigation the monga problem	Number	Percent
can not solve their problem	149	74.5
take loan for solving problem	187	93.5
eat insufficient food	192	96
take a meal or twice in a day	182	91
abstain from contingent savings	160	80
selling their land or property/ land mortgage	94	47
curtail their other expenses except food	170	85
selling trees	176	88
selling ornaments	61	30.5
selling cattle	149	74.5
selling house	39	19.5

Multiple responses*

Source: Fieldwork, 2011

It is clearly evident from the above table that about 74.5% of the respondents can not solve their monga problem. About 93.5% respondents solve and mitigate their problem by taking loan. About 96% and 91% of the respondents opine that they mitigate their monga problem by eating insufficient food and taking meal once or twice in a day respectively. About 80% and 85% of the respondents mitigate their monga problem to abstain from contingent savings and curtail their other expenses except food respectively. There are 47%, 88%, 30.5%, 74.5% and 19.5% of the respondents who mitigate their monga problem by selling their land/property/land mortgage, trees, ornaments, cattle and house respectively. So, it obviously clarifies that most of the respondents live under poverty line.

Graph-6.36: Respondents' opinion about local poor people how to mitigate the monga problem

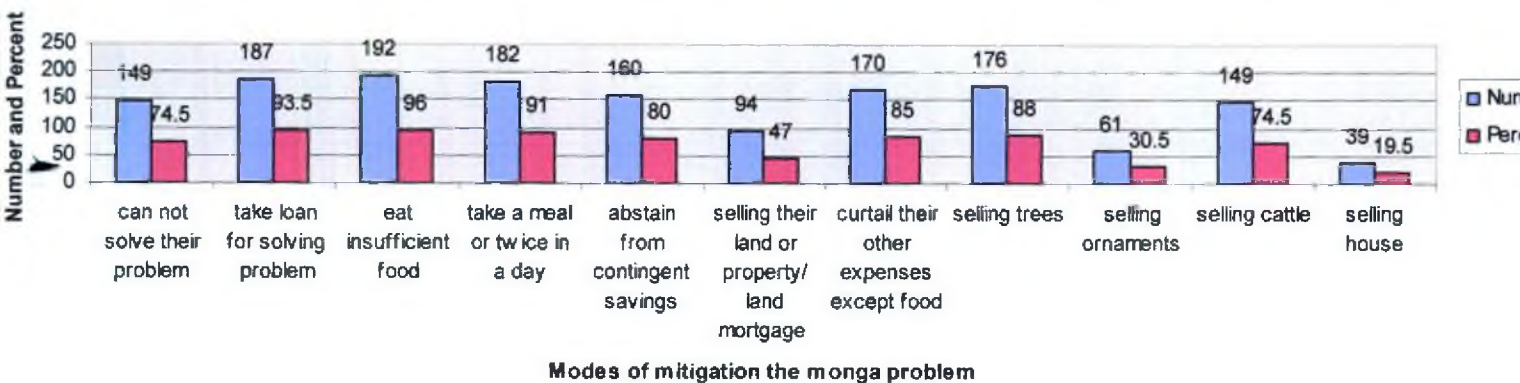


Table-6.37: Modes of Negative Impact During the Monga Season*

Modes of Impact on Education and Others	Number	Percent
Drop out their children from primary and secondary school	189	94.5
Stop their children to go to school occasionally	188	94
Decrease the rate of female child education	177	88.5
Inclination to the profession of wage labor	143	71.5
Inclination to the profession of apprentice	33	16.5
Inclination to rickshaw pulling	190	95
Inclination to the fisherman	56	28
Industrial labor in lieu of agricultural occupation	34	17

Multiple responses*

Source: Fieldwork, 2011

Data on the above table shows that during monga season about 94.5% of the respondents opine that their children dropped out from primary and secondary school. About 94% of the respondents' children stop to go to school seasonally. There were 88.5% of the respondents whose female child education were decreasing day by day for monga or ovab. About 71.5%, 16.5%, 95%, 28% and 17% of the respondents inclined to the profession of wage labor, apprentice, rickshaw puller, fishing and industrial labor in lieu of agricultural occupation respectively during monga season for lack of agricultural work or lack of food security. So, it clarifies that most of the agricultural labor inclined to the non-agricultural profession and drop out their male or female child.

Graph-6.37: Modes of Negative Impact During the Monga Season

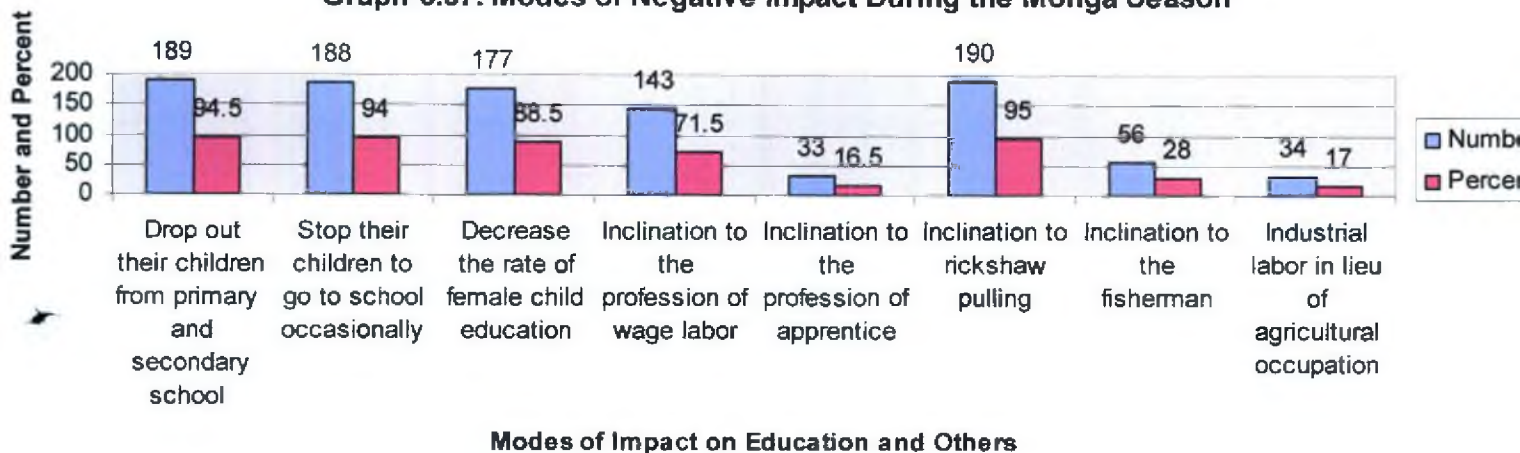


Table-6.38: Status of Respondents' Family Member's Migration

Status of Migration	Number	Percent
Yes	127	63.5
No	73	36.5
Total	200	100

Source: Fieldwork, 2011

It is clearly seen from the above table that about 63.5% of respondents' family member has migrated from gaibandha to other areas. It may be internal migration or international migration. Internal migration happens to Bogra, Dhaka, Pabna, Rangpur, Comilla, Kurigram, Chittagong, Sylhet, Gazipur, Narayanganj etc. On the other hand, international migration are happened to Saudi Arab, Malayasia, Dubai, United Arab Emirates etc. There are about 36.5% of the respondents whose family member did not migrate from Gaibandha during monga season.

Graph-6.38: Status of Respondents' Family Member's Migration

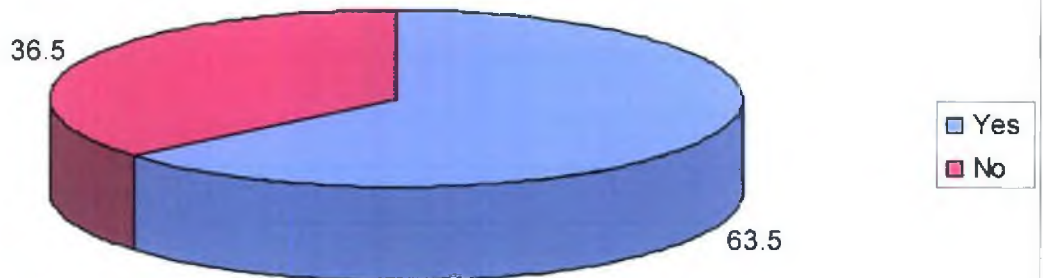


Table-6.39: Areas where the respondents' Family Members Migrated*

Areas	Number	Percent
Dhaka	79	62.24
Bogra	22	17.32
Pabna	25	19.69
Rangpur	5	3.94
Comilla	12	9.45
Sylhet	13	10.24
Chittagong	4	3.15
Gazipur	10	7.87
Gaibandha	8	6.30
Kurigram	7	5.51
Saudi arab	15	11.81
Malaysia	11	8.66
United Arab Emirates	4	3.15
Total	127	100

Multiple responses*

Source: Fieldwork, 2011

It is observed from the above table that about 62.24% of the respondents' family member migrated from Gaibandha to Dhaka. About 17.32%, 19.69% and 3.94%, 5.51% of the respondents' family members migrated from Gaibandha to Bogra, Pabna, Rangpur and Kurigram during monga season. About 9.45%, 10.24%, 3.15% and 7.87% of the respondents' family members migrated from gaibandha to comilla, sylhet, chittagong and gazipur. About 6.30% of the respondents opined that their family member migrated in Gaibandha from one place to another places. About 11.81%, 8.66% and 3.15% of the respondents' family member migrated from gaibandha to Saudi Arab, Malaysia and United Arab Emirates for mitigating the monga problem. They migrated from Gaibandha to these places to earn money and better livelihood.

Graph-6.39: Areas where the respondents' Family Members Migrated

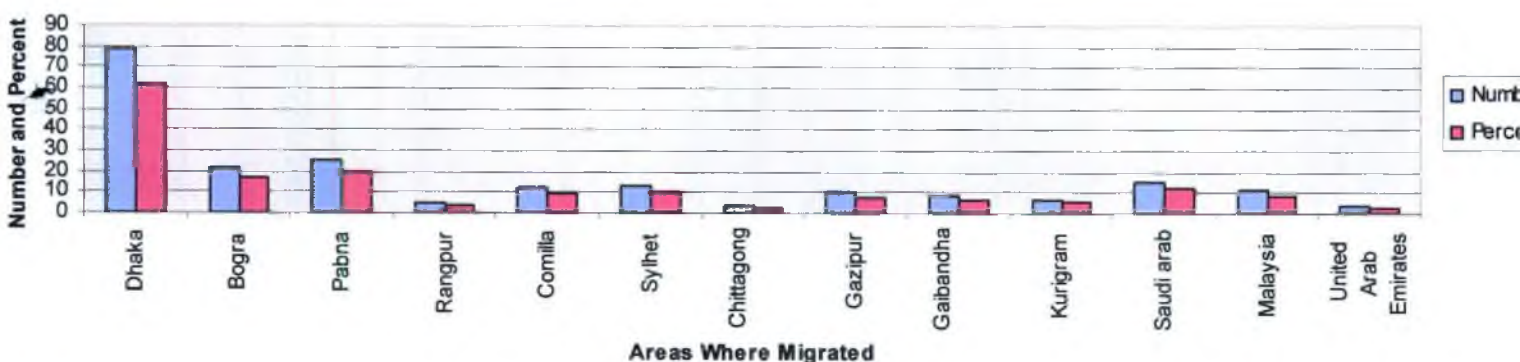


Table-6.40: Causes of Respondents' Family Members Migration*

Reasons of Migration	Number	Percent
Lack of work	115	90.55
Monga	114	89.76
seeking employment opportunities	77	60.62
Better business opportunities	8	6.30
Accumulate Savings	33	25.98
Better livelihood	127	100
Wedding	14	11.02
Escape flood/drought/river bank erosion	98	77.16
Escape famine	33	25.98
Escape social insecurity	36	28.35
Total	127	100

Multiple responses*

Source: Fieldwork, 2011

It becomes clear from the above table that about 90.55% and 89.76% of the respondents' family members migrated for lack of work and monga respectively. About 60.62% and 6.30% of the household members migrated for seeking employment opportunities and better business opportunities respectively. About 25.98% of the respondents' family member migrated to accumulate savings. All respondents or 100% of the respondents' family members migrated for better livelihood. About 11.02% of the respondents migrated for wedding. About 77.16%, 25.98% and 28.35% of the respondents' family members migrated to escape flood/drought/river bank erosion, famine and social insecurity etc respectively. During the monga season the people migrated for various reasons or purposes.

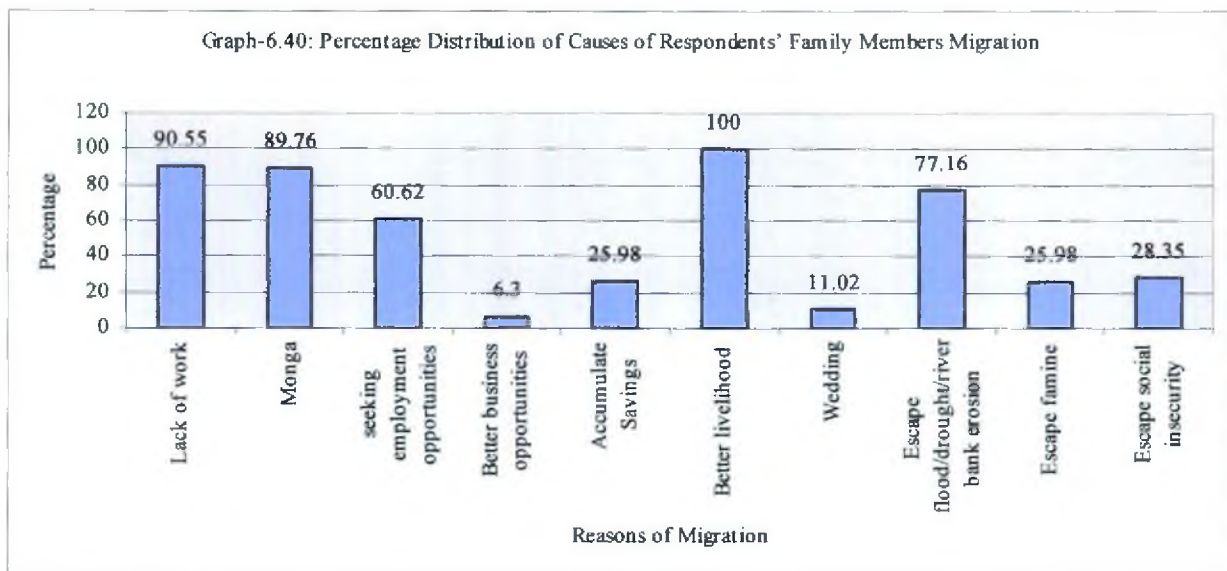


Table-6.41: Modes of Migrated People Last One Year*

Modes of Migrated People	Number	Percent
Self	32	25.20
Brother	28	22.04
Sister	4	3.15
Son	68	53.54
Daughter	8	6.30
All members	4	3.15
Total	127	100.00

Multiple responses*

Source: Fieldwork, 2011

It is observed from the above table that last year about 25.20% of the respondents migrated from Gaibandha to others. About 22.04% and 3.15% of the respondents opined that their brother and sister migrated respectively from Gaibandha to others. About 53.54% and 6.30% of the respondents' son and daughter migrated from Gaibandha to others respectively. About 3.15% of the respondents say that their all family members migrated last year.

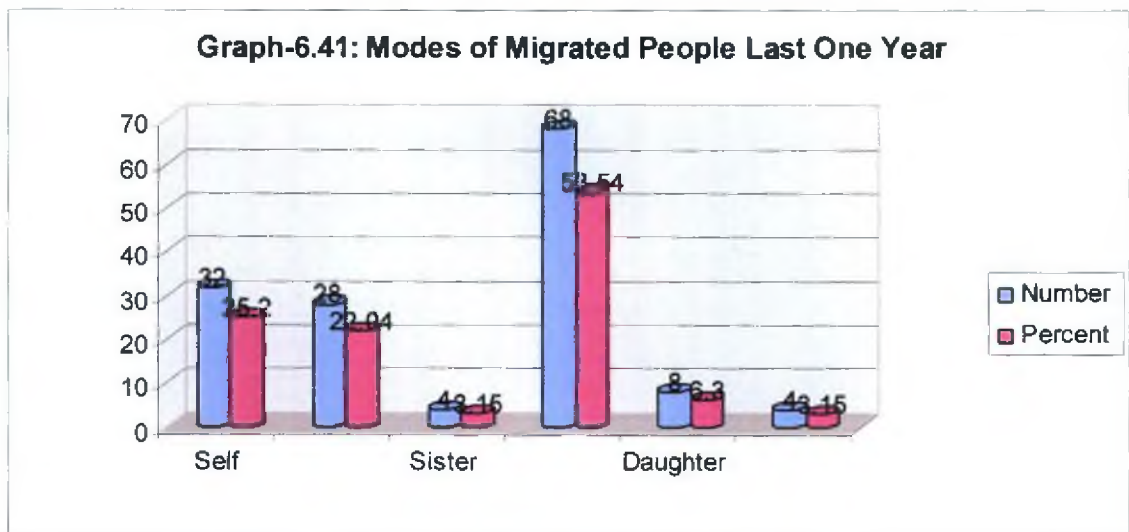


Table-6.42: Involvement of work of Migrated People last three months

Involvement of Work	Number	Percent
Yes	125	98.42
No	2	1.58
Total	127	100.00

Source: Fieldwork, 2011

It is clearly found that a majority of the respondents' family members was able to manage with work three months ago. About 98.42% of the respondents say that their family member who migrated from Gaibandha to other got involved in work in the last three months. About 1.58% of the respondents opine that their family member did not get any work for last three months.

Graph-6.42: Involvement of work of Migrated People last three months

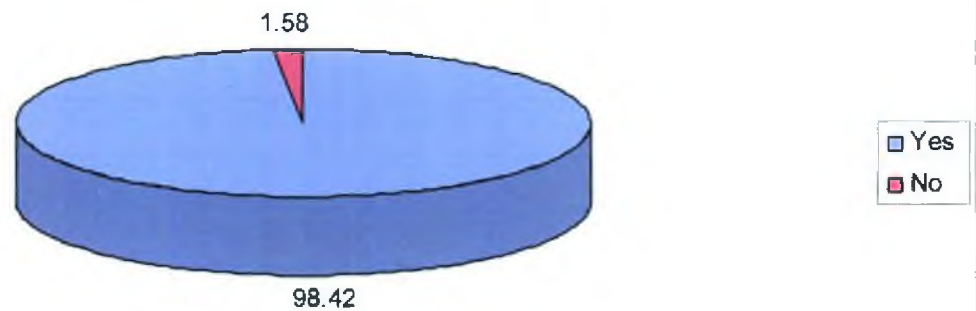


Table-6.43: Types of Work of Migrated People last three months*

Modes of Work	Number	Percent
Petty trader	17	13.6
Garments worker	44	35.2
Hawker	18	14.4
Rickshaw puller	33	26.4
Thelagari driver	8	6.4
Salaried worker in workshop	22	17.6
Poultry farm	5	4.00
Agricultural labor	58	46.4
Non-farm self employment	6	4.8
Labor in brickfield	6	4.8
Labor in construction farm	43	34.4
Total	125	100.00

Multiple responses*

Source: Fieldwork, 2011

Data on the above table show that for about 13.6% and 14.4% of the respondents' family members types of work are petty trader and hawker respectively for last three months. About 35.2% and 26.4% of the respondents' family members who migrated, their modes of work are garments worker and rickshaw puller respectively for the last three months. About 6.4%, 17.6% and 4% of the migrants of respondents' family are engaged in the pull cart driver, salaried worker in workshop and poultry farm respectively for the last three months. About 46.4% of migrants are engaged in agricultural labor for the last three months or during the monga season. About 4.8%, 4.8% and 34.4% of the migrants are employed in non-farm self employment, labor in brickfield and labor in construction farm respectively for the last three months.

Graph-6.43: Percentage Distribution of Types of Work of Migrated People last three months

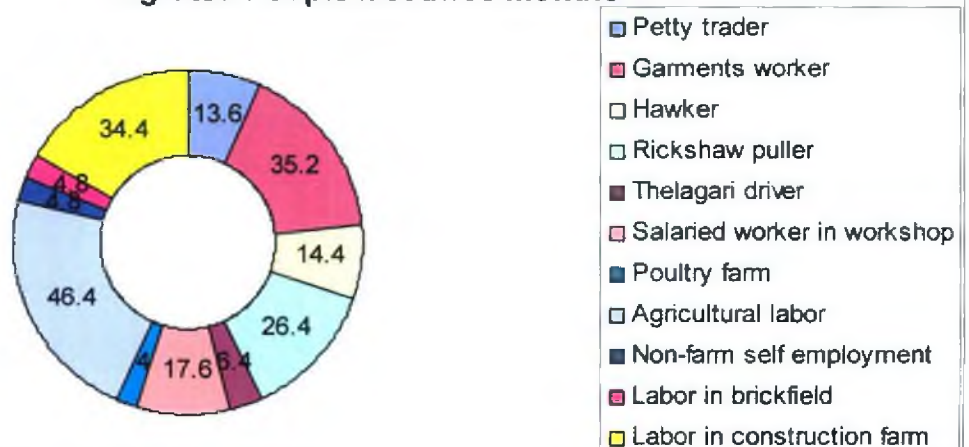


Table-6.44: Migrated People's Monthly Income Last One Year

Amount (in Taka)	Number	Percent
Less than 1000	7	5.52
1001-2000	4	3.15
2001-3000	8	6.30
3001-4000	46	36.22
4001-5000	14	11.02
5001-6000	22	17.32
6001-7000	2	1.57
7001 and above	24	18.90
Total	127	100.00

Source: Fieldwork, 2011

The above table reveals that most of the migrants' monthly income are within the range of 3001-4000 taka. About 5.52%, 3.15% and 6.30% of the respondents opine that their migrants' family member earns monthly on an average within the range of less than 1000 taka, 1001-2000, 2001-3000 taka respectively in the last one year. About 36.22% of the respondents' migrated family members earn money within 3001-4000 taka. About 11.02%, 17.32%, 1.57% and 18.90% of the respondents' migrants family member's monthly income is on an average 4001-5000, 5001-6000, 6001-7000 and 7001 and above taka in the last one year. Their monthly income is too low to mitigate their family expenses during monga season.

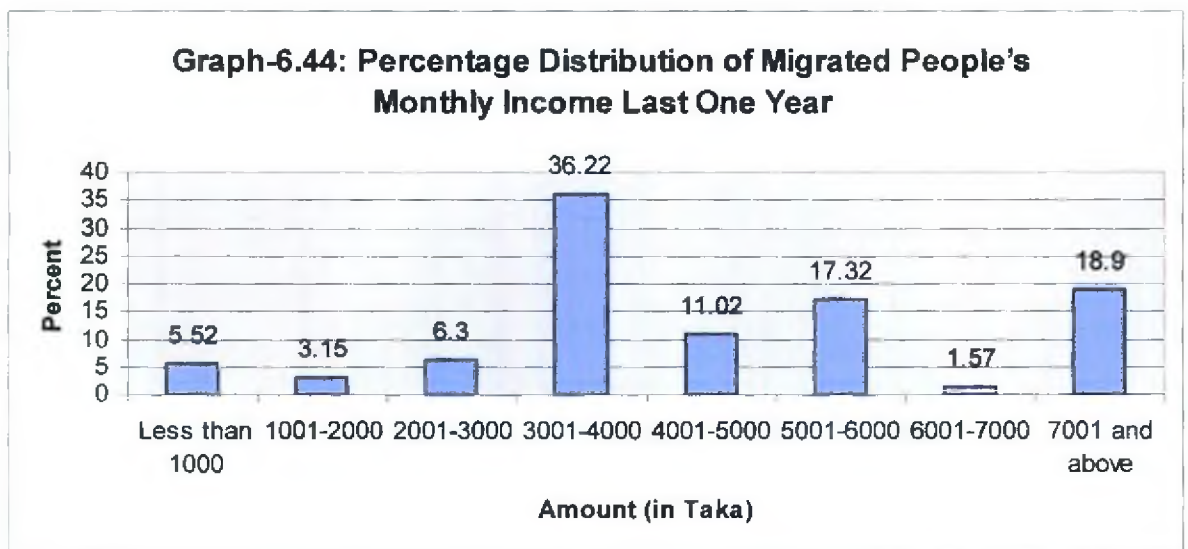


Table-6.45: Access of Pure Drinking Water During Monga Period*

Modes of Pure Drinking Water	Number	Percent
Access in pure drinking water	140	70
Have not any tubewell	82	41
Arsenic contamination water	75	37.5
Drinking water from pond	36	18
Total	200	100

Multiple responses*

Source: Fieldwork, 2011

Data on the above table shows that about 70% of the respondents get access to pure drinking water from tubewell during monga period. There are about 41% of the respondents who have no tubewell. As a result, they do not get access to pure drinking water during monga period. About 37.5% of the respondents' families drink water with arsenic contamination. During monga season when the respondent do not get access to pure drinking water, the 18% of the respondents collect and drink water from pond. As a result, they do not have access to pure drinking water during monga season. For the lack of pure drinking water, the people of the monga prone areas suffer in the diarrhoeal diseases.

Graph-6.45: Percentage Distribution of Access of Pure Drinking Water During Monga Period*

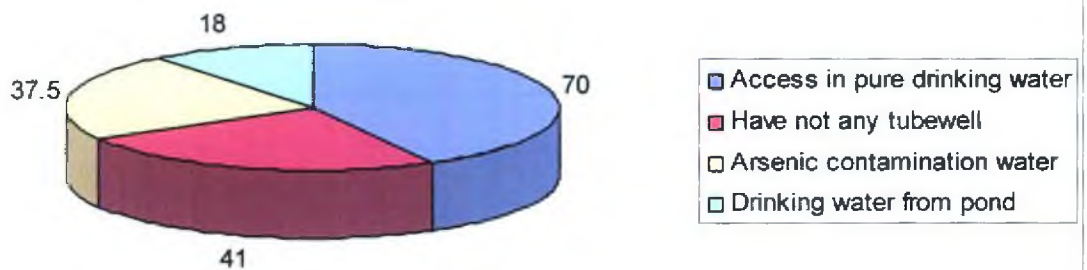


Table-6.46: Access of Sanitation During Monga Period

Access of Sanitation	Number	Percent
Hygienic Latrine	71	35.5
Unhygienic Latrine	83	41.5
Do not available to get Latrine	46	23
Total	200	100

Source: Fieldwork, 2011

It is frequently observed from the above table that during monga season most of the respondents use unhygienic latrine and have no access to sanitary latrine facilities. Most of the villagers of monga prone areas are illiterate and can not read and write, so they are unconscious about sanitation and unaware about hygienic ecological environment. There are about 35.5% of the respondents' family members who have hygienic or sanitary latrine. About 41.5% of the respondents' families have no hygienic latrine. About 41.5% of the respondents have katcha latrine. About 23% of the respondents family members do not get access to available latrine facilities.

Graph-6.46: Percentage Distribution of Access of Sanitation During Monga Period

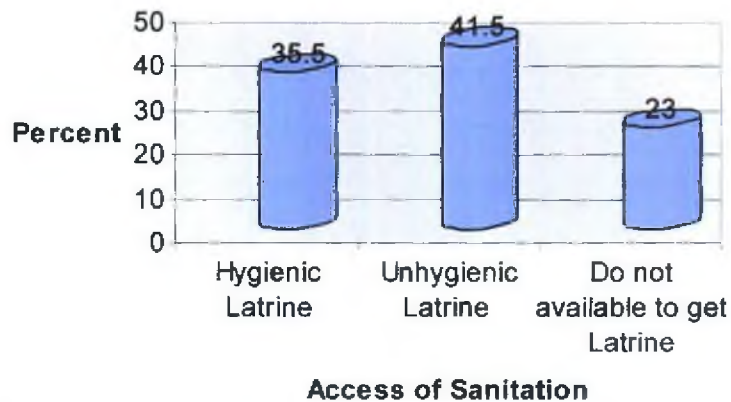


Table-6.47: Respondents' Health Care Access*

Health Care Access	Number	Percent
Do not avail any services	124	62
Village Quacks	89	44.5
MBBS Doctor	38	19
Village Kaviraj	168	84
Homeopathy	56	28

Multiple responses*

Source: Fieldwork, 2011

It becomes clear from the above table that about 62% of the respondents opine that they are unable to avail any medical services. About 44.5% of the respondents support village quacks on the issue of sources of medical services. About 19% of the respondents favor of MBBS doctor. A vast majority of the respondents or about 84% of the respondents go to village kaviraj for their health care services when they suffer from illness. About 28% of the respondents rely on Homeopathy services for their medical services or health care access.

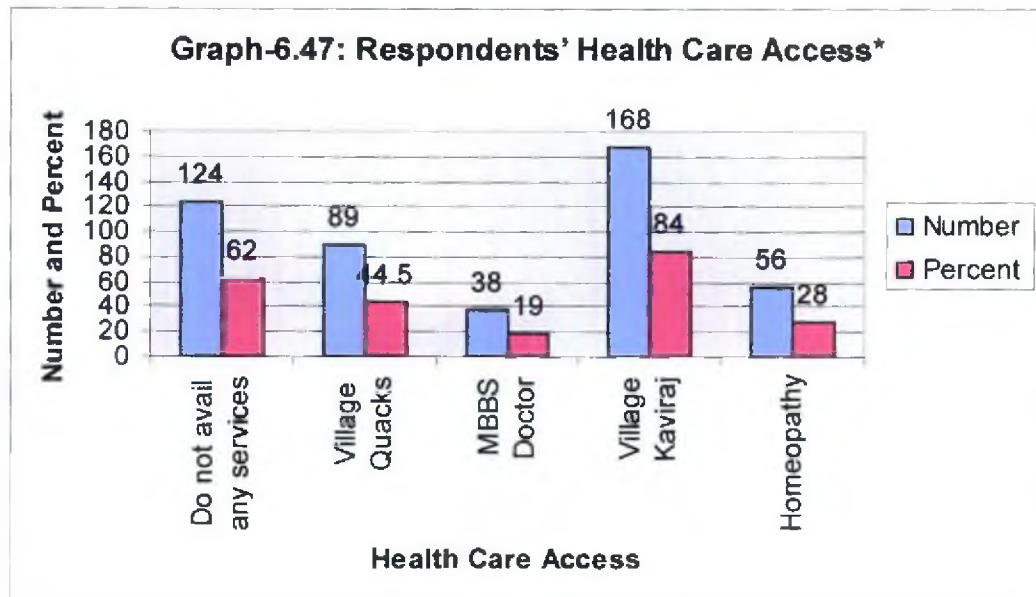


Table-6.48: Respondents' Residential Environment

Residential Environment	Number	Percent
Hygienic	78	39
Unhygienic	122	61
Total	200	100

Source: Fieldwork, 2011

Table reveals that most of the respondents' residential environments are unhygienic. Since most of the villagers are illiterate, poor and unaware of their ecological environment and health condition, they are not in a position to address the issue of hygiene. About 39% of the respondents point out that they live in hygienic environment. On the other hand, a majority of the respondents or about 61% of the respondents opine that their residential environment is unhygienic.

Graph-6.48: Percentage Distribution of Respondents' Residential Environment

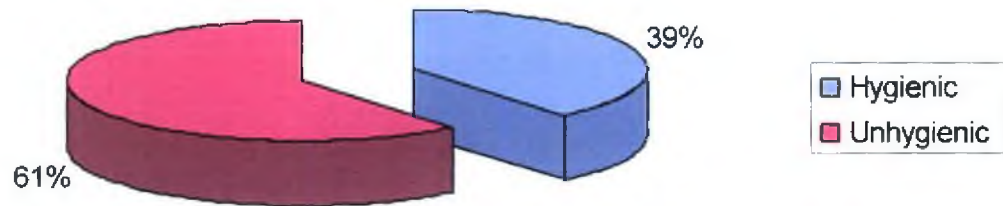


Table-6.49: Modes of Risk during Monga Period*

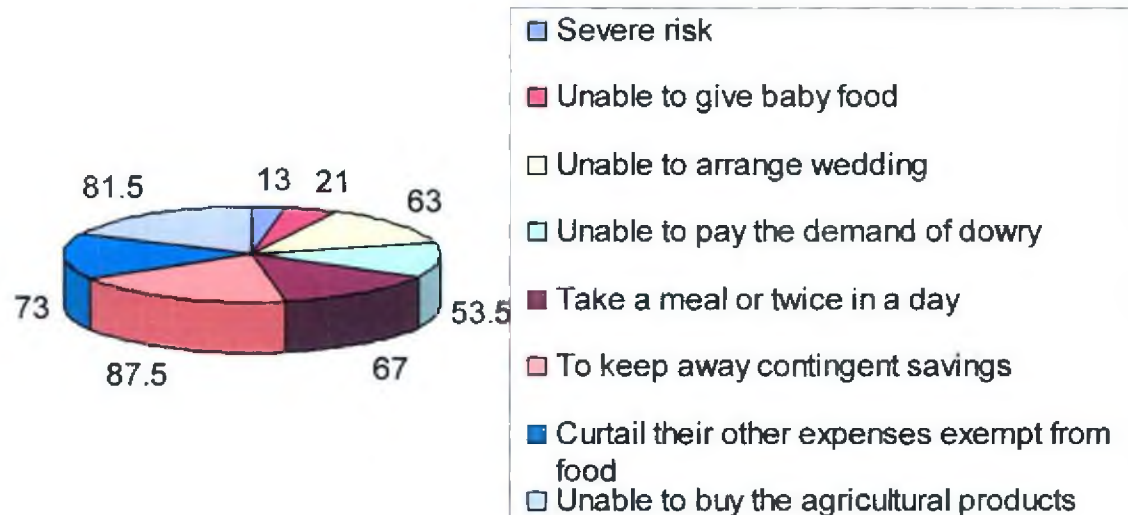
Modes of Risk	Number	Percent
Severe risk	26	13
Unable to give baby food	42	21
Unable to arrange wedding	126	63
Unable to pay the demand of dowry	107	53.5
Take meal once or twice in a day	134	67
To keep away contingent savings	175	87.5
Curtail their other expenses exempt from food	146	73
Unable to buy the agricultural products	163	81.5
Total	200	100

Multiple responses*

Source: Fieldwork, 2011

Data on the above table show that during monga period the people of monga prone areas suffer various modes of risks. About 13% of the respondents suffer severe risk. There are about 21% of the respondents who are unable to give baby food. About 63% and 53.5% of the respondents opine that they are unable to arrange wedding and unable to meet the demand of dowry respectively during the monga season. There are about 67% of the respondents who take meal once or twice in a day during monga period. About 87.5% of the respondents keep away from contingent savings. About 73% of the respondents point out that they curtail their other expenses exempt from food. About 81.5% of the respondents are unable to buy the agricultural products during the monga period.

Graph-6.49: Percentage Distribution of Modes of Risk during Monga Period



Chapter Seven

Qualitative Data Analysis:

The aim of the present study is to find out the socio-economic challenges and vulnerability of monga affected people. For the fulfillment of the study objectives, two focus group discussions have been conducted. One has been conducted with female group who are mostly affected, vulnerable and destitute during the monga season. Another has been conducted with male participants. In both of the focus group discussions, the researcher has played the role of facilitator to conduct of the focus group discussion and taken one assistant to collect information. In this respect, digital camera has also used to collect information and photograph of respondents.

7.1 Focus Group Discussion conducted with Female Participants

7.1.1 Location of the FGD

This focus group discussion was conducted on one of the FGD participants named Aya Sundori, on the yard of village Baguria village of Gidari union of Gaibandha sadar. The study village is located at the north east of Vasarpara and Fasarpara of Gaibandha sadar. And it is also located of eastern side of Balashighat villages of Phulsori upazilla of Gaibandha district. I went this village to collect information from face interview during the monga period in the month of August. Collecting information I wanted to their half hours time and they were agreed.

7.1.2 Number of participants

Seven participants took part in the focus group discussion. All of the participants were female. Among them most of the women are head of their household.



Picture -7.1: Investigator's conversation with FGD female members

7.1.3 Information about the female participants of FGD session

Sl no	Name of the participants	Age	Marital status	Members of the household	Head of the household	Education	Religion	Occupation	Income (Monthly)	Expenditure (Monthly)	Amount of cultivable land	Home stead land
1.	Majeda khatun	54	Married	6	FHH	Illiterate	Islam	Buwa	1800	2500	No land	Khas land
2.	Nurjahan	48	Married	4	FHH	Illiterate	Islam	Agricultural labor	2500	2500	No land	Khas land
3.	Julekha	44	Widowed	4	FHH	Class v	Islam	Buwa/ matikata	2200	2200	No land	Khas land
4.	Champarani	35	Separated	5	FHH	Illiterate	Hinduism	Buwa/ agricultural wage labor	1500	1500	No land	Khas land
5.	Ayasundori	35	Married	7	FHH	Illiterate	Hinduism	Buwa/ agricultural wage labor	2200	2200	No land	Khas land
6.	Rejia khatun	40	Married	8	FHH	Illiterate	Islam	Buwa/ tailoring	3500	3500	No land	5 decimal
7.	Rahimakhatun	38	Married	6	MHH	Upto class vi	Islam	Buwa/agricultural wage labor	4500	4500	No land	Khas land

7.1.4 Knowledge about monga

All of the respondents (100 percent) are familiar with the concept of monga. Locally, they used the term as ‘theka’, or ‘mora kartik’ or ‘ovab’ or ‘akal’. The term monga is frequently used and institutionalized by the journalistic writings, seminar’s language and discussions in different seminars, workshops and symposiums. Monga has some distinct features which are almost different from poverty or famine or food crisis and inadequate access to resources. Monga is often known as akal meaning high price of essential commodities or scarcities of food such as rice, fish and vegetables. Every year after plantation of aman paddy in September, poor segment of the population, who are mostly dependent on agricultural activities, face severe vulnerability. Monga is also defined, as near famine situation though it is not a full-fledged famine. It occurs in particular time and in particular areas of Bangladesh (basically rangpur, gaibandha, kurigram, nilphamari, lalmonirhat especially in greater rangpur). Basically monga occurs in ashar, srabon, vadro, ashwin and kartik. But the severity of monga has been happened during ashwin (october) and kartik (november). The manifestation of the phenomenon called monga is food and nutrition insecurity. During monga season, they are really hard core poor and lives under poverty line.

7.1.5 Economic and social condition of the participants

All of the participants face financial crisis. Especially, during the monga season the severity of this financial crisis has tremendously affects on these poor household. Among the seven respondents of FGD members, six respondents or about 85.71% of the respondents’ household are female headed household. Since most of the family members have no work and food, their earning income is very scarce to lead their family. They live their life hand to mouth. Moreover, the rich farmers and mahajon take this opportunity for depriving their wage labor. Most of the family members are dependent of these women. As a result, their family gets starvation and physically deteriorates. A majority of the respondents earn money below 3000 taka monthly on an average. So, they keep their body and soul together on their scarce earning money. So, they have to compel to curtail their menu or meal in a day. During monga season, sometimes they eat abnormal and unusual food like kachu,

kaun, boiled potatoe, vegetables which get near at hand. Various diseases like diarrhoea, cholera and malaria are also prevalent during monga due to the use of unusual and non-food materials as food consumption. They can not get facilities of sanitary latrine and medical or health care services. As a result, their physical health is deteriorated and also weak and unable to work. So, they are poorer from day by day by this poverty cycle. Since female can not migrate frequently from monga prone areas to others, they have to satisfy to scarce earning money. So, their social status is much degraded. Since most of the families of the monga prone areas have no work or even there has no any industry or factory, so they have to limited access to earn money. As a result, their economic condition is very poor. During monga season to mitigate their food insecurity or any problem they have to receive credit, but the NGO/Govt. institution or any relatives or mahajon do not want to provide money for fear of repayment. They think that this poor people do not repay this loan. As a result, they provide their loan with very high interest rate about 10-15% of the rate. All of the respondents opine that they have no cultivable land. Most of the respondents live the govt. kahas land. About 85.71% of the respondents' residual environment is khas land.

7.1.6 Knowledge about social assistance from NGOs/GOs

It is very tough to get any social assistance from government or any donor agencies. This social assistance is being distributed through political leaders and govt. employee. A majority of the respondents opine that it is possible to get social assistance providing bribery or same political ideology. They also say that govt. old age pension scheme and fair price card scheme is being sold in exchange of money for first month. Even, one participant named julekha who are widowed she could not get widow scheme card. One member of union parishad wanted 800 taka to provide widow scheme card. But she could not get this card for lack of money. VGD and VGF card are also being sold in exchange of money or kinship relation. Besides, the affiliated person or kinship or relatives of muscle power man get available these cards easily. As a result, many poor families or vulnerable or destitute women do not get these facilities.

It is very well-known to all of the respondents about non governmental organizations program. They are well-known to various programs of non governments organization such as micro-credit program, soft loan etc. but nobody gets any soft loan support from NGOs. Non governmental organizational loans are humiliating because their interest rate is very high that the monga affected people can not afford to repay their loan in due time. One employee of NGO says that their interest rate is about 12.5 percent to 18 percent by varying degrees of NGOs. But actually this interest rate starts after first week of receiving loan. They have to pay loan per week. And this rate goes to about 35 to 45 percent after per year. One of the members of the FGD, named Rejia khatun takes loan at taka 15000 from ASA this year. For this reason, she has to pay taka 350 per week and at 46 times. It is the strategy and malpractice of maximum NGOs. In this reason, the people of the monga affected areas do not respect NGO for collection of high interest rate and deprivation.

7.1.7 Recommendations of the participants

In order to improve the socio-economic condition of monga affected people, the focus group discussants gave some more important suggestions:

- Government should take necessary steps to eradicate poverty. In this case, the government assistance is necessary.
- NGOs should come forward to give soft loan as well as interest free loans.
- Food relief should be strengthening in emergency period especially in food insecurity time. For this reason, the people of government employee and many kind hearted man have come to be forwarded.
- Food for work and cash for work program should be arranged for this vulnerable, destitute and workless people of monga affected people.
- Educational attainment should have increased so that they earn money through employment opportunities.
- They should have given proper training. Food and Disaster Management Ministry should have come to forward to mitigate this food crisis during monga time.

- Seminar, symposiums will have to be arranged so that the people of monga affected people may be aware or conscious. The motivation of awareness has been strengthening.
- Government should have proper distribution of this social assistance like VGD, VGF, cash for work and food for work etc. For this reason, govt. should have strengthened the monitoring.

7.2 Focus Group Discussion conducted with Male Participants

7.2.1 Location of the FGD

This focus group discussion was conducted on one of the FGD participants named Moin Uddin, on the yard of village New Bridge/Defeat Company Para village of Doshani union of Gaibandha sadar. The study village is located at the south of the village of East Communai of Gaibandha sadar. I went this village to collect information through structured interview from the participants of monga prone areas during the monga period in the month of August. After collecting information from interview I wanted to their half hours time and they were agreed.

7.2.2 Number of participants

There are six participants who took part in the focus group discussion. All of the participants were male. Among them most of the male are head of their household. Among the six participants of FGD only two participants or about 33.33% of the FGD participants were unmarried. About 66.67% of the respondents of FGD were male headed household.



Picture -7.2: Investigator's conversation with FGD Male members

7.2.3 Information about the male participants of FGD session

Sl no	Name of the participants	Age	Marital status	Members of the household	Head of the household	Education	Religion	Occupation	Income (Monthly)	Expenditure (Monthly)	Amount of cultivable land	Ho
1.	Moin Uddin	60	Married	7	MHH	Illiterate	Islam	Rickshaw pulling/ agricultural wage labor	3500	3500	No land	Kh
2.	Abdul Jalil	45	Married	4	MHH	Class viii	Islam	Business	8000	7000	5 bighas land	20
3.	Sudhansu Haldar	42	Married	6	MHH	Illiterate	Hinduism	Agricultural wage labor	2800	2800	No land	Kh
4.	Uttam Kumar	35	Married	6	MHH	Only read and write	Hinduism	Barbar	4200	4200	No land	10
5.	Yeakub Ali	22	Unmarried	7	FHH	Illiterate	Islam	Agricultural wage labor/ van driver	3200	3200	No land	Kh
6.	Rejaul Karim	15	Unmarried	5	FHH	Class viii	Islam	Student	1500	1500	No land	Kh

7.2.4 Knowledge about monga

All of the respondents (100 percent) are familiar with the concept of monga. They used the term monga as 'theka', or 'mora kartik' or 'ovab' or 'akal'. Monga are almost different from poverty or famine or food crisis and inadequate access to resources. All of the participants of FGD say that Monga is often known as akal meaning high price of essential commodities or scarcities of food such as rice, fish and vegetables. In September-October poor people who are mostly dependent on agricultural activities face severe vulnerability. Monga is also defined, as near famine situation though it is not a full-fledged famine. It occurs in particular time and in particular areas of Bangladesh (basically Rangpur, Gaibandha, Kurigram, Nilphamari, Lalmonirhat especially in greater Rangpur). All of the respondents of FGD say that monga occurs in ashar, srabon, vadro, ashwin and kartik. But the severity of monga has been happened during ashwin (october) and kartik (november).

7.2.5 Economic and social condition of the participants

A majority of the participants who participate in FGD face financial crisis. Especially, during the monga season the severity of this financial crisis has tremendously affects on these poor household. Only two participants opine that they have own residential areas. About 83.67% of the participants of FGD say that they have no cultivable land. They cultivate agricultural land by share cropping. But during monga season they have no work except rickshaw pulling or migrating other areas to search work for maintaining their other household members. Among the six respondents of FGD members, two respondents or about 33.33% of the respondents' household are female headed household. Since most of the family members have no work and food, their earning income is very scarce to lead their family. Moreover, the rich farmers and mahajon take this opportunity for depriving their wage labor. So, they have to compel to curtail their menu or meal in a day. During the monga season, sometimes they eat abnormal and unusual food like kachu, kaun, boiled potatoe, vegetables which get near at hand. As a result, various diseases like diarrhoea, cholera and malaria are also prevalent during monga due to the use of unusual and non-food materials as food consumption. They do not get sufficient facilities of sanitary latrine and medical or health care services. As a

result, their physical health is deteriorated and also weak and unable to work. So, they are poorer from day by day by this poverty cycle. Since most of the families of the monga prone areas have no work or even there have no any industry or factory, so they have limited access to earn money. As a result, their economic condition is very poor. During monga season to mitigate their food insecurity or any problem they have to receive credit, but the NGO/Govt. institution or any relatives or mahajon do not want to provide money for fear of repayment. They think that this poor people do not repay this loan. As a result, they provide their loan with very high interest rate as about 10-15% of the rate.

7.2.6 Knowledge about social assistance from NGOs/GOs

All of the respondents point out that they do not know when the social assistance are sanctioned against this vulnerable, poor and destitute people of monga affected people. But they understand that the social assistance is being sanctioned. All of the participants say that it is possible to get social assistance providing bribery or believing same political ideology. A majority of respondents say that govt. old age pension scheme and fair price card scheme is being sold in exchange of money for first month. Besides, the affiliated person or kinship or relatives of muscle power man get available these cards easily. As a result, many poor families or vulnerable or destitute women do not get these facilities. It is very well-known to all of the respondents about non governmental organizations program. They are familiar with this various programs of non government organization such as micro-credit program, soft loan etc. but nobody gets any soft loan support from NGOs. Non government organization loans are humiliating because their interest rate is very high that the monga affected people can not afford to repay their loan in due time. One participant of FGD says that their interest rate is about 12.5 percent to 18 percent by varying degrees of NGOs. But actually this interest rate starts after first week of receiving loan. They have to pay their loan per week. And this rate goes to about 35 to 45 percent after per year. For this reason, the people of monga affected areas do not respect NGO for collecting high interest rate and deprivation.

7.2.7 Recommendations of the participants

In order to improve the socio-economic condition of monga affected people, the focus group discussants gave some more important suggestions:

- Government should take necessary steps to eradicate poverty in the monga affected areas. In this case, the government assistance is necessary.
- NGOs should come forward to provide soft loan as well as interest free loans.
- Food relief should be strengthened in emergency period especially in food insecurity time. For this reason, the people of government employee and many kind hearted man should have come to be forwarded.
- Food for work and cash for work program should be arranged for this vulnerable, destitute and workless people of monga affected people.
- Government should have proper distribution of this social assistance. For this reason, govt. should have strengthened the monitoring.
- Media coverage should be increased in favor of monga areas.
- Educational attainment should have increased so that they earn money through employment opportunities.
- They should have given proper training. Food and Disaster Management Ministry has come to forward to mitigate this food crisis during monga time.

7.3.1 Case Study-1

Omisa khatun is 45 years who lives in East Communai village under Golahati Union of Gaibandha Sadar. She lives alone in East Communai village on the bank of Ghaghot River after all of her family members died or moved to other places. She earns her daily living exclusively from housemaid that is known as 'Buwa'. Her income is high during harvest. During that time she goes from door to door in the near-by villages and works for housemaid or agricultural laborer. She comes from a noble Muslim family, but some decades ago the Ghaghot River had taken away their houses and agricultural land. As a

result, they had to transfer their char land to East Communai of Golahati in government khas land. She is illiterate and also separated in her family. Her monthly income is on an average 1800 taka during the monga season. During the boro harvest season she earned enough money for giving their agricultural laborer daily wages at about 120-150 taka. Her family is nuclear family consists of seven members with three daughters and three sons. She lives in jhupri. During the ashar month the rain has dropped in her hut. She says that monga is a lack of food, lack of works. During the Ashar, Srabon, Vadro, Ashwin and Kartik (Bengali months) are the monga season. Though these months are monga season but the people of these villages are severely affected by monga at the Ashwin and Kartik months. At that time, there are no works in the poor and middle peasants. As a result, they suffer the food insecurity/crisis. When their food intake also reduces like Ashwin and Kartik the poor people do not get support her anymore. At that time they have to reduce their food item or even a meal. Reducing quality and quantity of food has bad effects on various aspects of people's life. Their physical status weakens and they become more exposed to illnesses, while they are lacking in money to pay for treatment. Therefore, their ability to work decreases, too. Though most of them are very needy, the neighbors would share their scare food with them. The effectiveness of community support is seen very critically by the villagers in the study villages. As nearly everybody suffers from the lean season, it is often not possible to support neighbors. She demanded to take loan from non government organizations, commercial bank, agricultural bank or Mahajon, but none could give her money to support at that time. She says that during the Ashwin and Kartik month mahajon or rich farmer deprived their wage labour. At that time, they curtail their wage labor. The poor can not explain work of their deprivation. If the wage labor is 80-100 taka in agricultural season, but the rich farmer or mahajon give them about 60-80 taka for women during the lean or monga season. Her household benefited from social assistance / safety nets program in last 12 months through VGD and VGF. She says that for receiving that social assistance she improved her life and that is helpful to mitigate their emergency or contingency need. She takes rice, wheat flour, chira, muri and khoi in the last seven days in their family's meal. She takes meal on an average

in two times or to curtail once or twice meal in a day. She does not meet up her calorie intake item food. As a result, her physical status weakens and she becomes more exposed to illnesses. Therefore, her ability becomes to work decreases. People usually do not rely on one type of coping strategy, but try to combine different strategies to overcome the situation. Reduction of food intake is a very frequent strategy that has to be applied if other strategies are not sufficiently working.

7.3.2 Case Study-2

Kusumbala is at the age of 55 years old who is female headed household. She believes in Hinduism religion. She studied at primary school level but that primary school pass did not help to improve her life. At present she is a widowed woman. She has three daughters and four sons. Her female headed household earns about 3001-4000 taka on an average per month. She lives in her extended family with female child's sons and daughters. Her house construction is katcha with bamboo and wooden structured with golpata leaves. Her household expends their earning income of various sectors like agriculture, educational expenses, medical, food, clothing, dowry etc. She has no savings last one year. She did not get any opportunity of indebtedness to remove poverty. She says that it is a curse for her family to born as a poor.

She is concerned about monga term. She says that monga means lack of work and food. The duration of monga is ashwin and kartik months. She lives in her life doing household works/chores or buwa with paid wage labor. Earlier, she led her life with her household with same work. In the earlier for her household works she had to pay in the daily wages. At that time she received about 100-120 taka from mahajon or rich households. But during monga season she gets 60-80 taka only as housemaid. As a result, she has suffered or deprived by rich farmers or mahajons. She did not purchase any land or property or sold any land. Even, she/her household did not receive any loan/money from any relatives, friends, money lenders/mahajon or NGOs within last year. In last one year she/her household get social assistance like vulnerable group feeding (VGF), vulnerable group development (VGD) and integrated food security. For receiving that social assistance she says that it

could not any help to support their life. Another time she also says that social assistance could help their contingency and emergency needs.

She eats food in the last seven days like rice, wheat, chira, muri, sagu and maize etc. She eats once or twice meal in a day. To mitigate the demand of food she did not receive any loan. She says that the local poor people take a several steps to mitigate the problem during monga such as: can not solve the problem, to solve the problem by taking loan, to curtail food items from their menu, by taking once or twice meal in a day, refrain from emergency savings, by selling land or land mortgage, to curtail other expenses exempt from food, by selling the cattle or livestock etc. She also says that monga has negative impact on education. Male or female child drop out from primary or secondary school. As a result, day laborer, apprentice, rickshaw/van driver/puller, fisherman, industrial laborer are increasing day by day.

Her son, named Uttam Kumar, has transferred from Gaibandha to Comilla for his better livelihood, lack of work, monga, seeking works, escape from famine etc. His neighbour and the people of same villages has helped to transfer Comilla from Gaibandha. During his migration period, he worked as a rickshaw puller in early three months of migration tenure. During monga period, he earns about 3000-3500 taka on an average per month. He sent his money irregularly or even in contingency or emergency needs. Kusumbala believes several assumptions during monga or food insecurity season, the people face several problems, such as: the problem can not be solved; to mitigate the severe food insecurity by receiving loan, by taking insufficient food; to curtail other expenses exempt from food and to reserve food or money for future.

7.3.3 Case Study-3

Dula Miayan (45) and Shyamoli (39) are married and have a 26 years-old son, 22 years old age another son and 16 years old age daughter. Dula Miyan lives in Baguria village of Gidari union parishad under Gaibandha sadar upazilla of Gaibandha district with his family. He comes from a noble Muslim family. He has one child who did not go to school for lack of encouragement, economic crisis and far distance from school and at that time immature of his

age. He could not find other employment than working as agricultural day-laborers. He had a comparatively good and stable income (100-120 taka per day) for about two months, then the Union Parishad (UP) was building a road. They could only save a little money, because they were eating three meals a day and were even buying fish and milk. Their family is nuclear family. Their housing construction is made of corrugated tin with bamboo and wooden built houses. Last year, their family expenses their savings money for agricultural, medical, housing reconstruction, food maintenance, clothing and wedding purposes. He says that monga is related to severe food insecurity and lack of works on this locality. Ashar, srabon, vadro, ashwin and kartik months are monga time in Gaibandha, Rangpur, Kurigram district. But the severely affected months of monga are ashin and kartik (September and October). He has share cropped in landholdings land and also give as a paid wage laborer. But sometimes he also catches fish in the Teesta and Ghagot River and also sells those fishes. His wife sells her labor as domestic or housemaid in exchange of 1 kilogram rice. He purchases 05 decimal agricultural lands but does not sell any land or property within last one year. He received loan with interest rate from Gana Unnayan Kendra (GUK) a non government organization. But he did not receive loan from any relatives, friends and mahajon or any commercial or agricultural bank. He received these loans for her daughter's wedding ceremony and dowry expenses. He received about 10,000 taka against 12,000 taka of demanded loan. As a result, he has to pay in cash for repayment the loan. He works as wage labor of mahajon. For that work he has to pay about 100-120 taka from mahajon. At the same time, the wage labor of market price is about 120-150 taka. He is deprived from mahajon. He says that he paid these loans from the profit of business, other incomes, re-borrowing money from others without interest rate and selling assets etc. He also says that those poor people who do not repay the loan in time they will not re-borrow the loan, will be lost collateral, interest rate will be increased, will be parted in bad reputation, social exclusion from their clan/institution and mahajon will take away the property. He points out that there are several reasons for repay the loan later. These are insufficient profit, additional expenses of family maintenance, lack of income sources for illness, monga and

low profit for lower investment in business. He reserved signature or private assurance, land mortgage and crop as the collateral. He lent money from NGO for food security, medical services, producing crop, fishing sector, wedding ceremony, dowry expenses, land purchasing, escape from natural and social disasters, repairing their houses etc. When he took loan from NGO, his family members forbade him to take loan for several reasons especially high interest rate, complexity of loan processing and late processing, think that they could not be repayment in proper time for that he will have to be paid extra payment with high interest, take loan in the meantime/earlier. His family did not get any social assistance. He says that it is possible to get social assistance providing bribery or believing same political ideology. He further expresses that govt. old age pension scheme and fair price card scheme are being sold in exchange of money for first month. Besides, the affiliated person or kinship or relatives of muscle power man get available these cards easily. As a result, many poor families or vulnerable or destitute women do not get these facilities. His family eats rice, rice flour, wheat flour, chira, muri, khoi, maize, lentil dal etc. in last seven days. His household takes meal on an average in three times. He eats four or five times in fish and seven or eight times in egg, one time in meat but there are no milk in his/their food item in their menu last seven days. So, he does not meet up his calorie intake item food with his family. He takes about 2100-2300 kilo calorie. He says that the local poor people mitigate their monga problem by taking loan, by taking fewer meal, land mortgage, curtail other expenses exempt from food, selling trees, selling livestock and house etc. Monga has negative impact on education and drop out from primary and secondary school, deteriorate female education, and also increasing day laborer, rickshaw puller day by day. His one son has migrated from Gaibandha to Dhaka for monga or ovab. His neighbor took him Dhaka. Last three months, he engaged in poultry or dairy firm and wage labor. His son sends money his family within the range of 3000-4000 taka per month. First three month he could not get any job or earn money. At that time, he led his life from his own savings and by taking money from his relative. Average, he sends money one time in three months, irregularly and emergency needs. He has access to pure or drinking water for his own tube-well and also facing problem of hygienic

sanitation. As a consequence, their health becomes deteriorate. To mitigate the severe food insecurity many people says that they can not mitigate their problem, and mitigate their problem by taking loan, selling assets, curtail other expenses exempt from other food and to preserve food in future.

7.3.4 Case Study-4

Kanchan and her husband Rahim live with their daughter in Baguria on Gaibandha sadar upazila of Gaibandha district. Rahim has a toolbox and works as a carpenter and they possess no agricultural land. She and her household lives beside Baguria road and khas land on Gaibandha sadar upazila of Gaibandha district. Her age is about 52 years old and her family is female headed household. She comes of a muslim noble family. She studied at upto class viii. She has one child that does not go to school for economic crisis, lack of encouragement. Kanchan earns per month about below 1000 taka. Her household/family consists of nuclear family. Her younger daughter named kabiron at the age of 16 years of old who is illiterate for earlier mentioned reasons. She lives with her family members in the jhupri of govt. khas land on Baguria in Gaibandha district. Her household expenses on the sector of medical, housing construction, food maintenance, clothing, dowry and wedding purposes etc. She has no savings at present.

She is familiar with monga term. She says that monga means lack of work and food and also insufficient of everything. She expresses that there are five months of monga season. But the severity of monga period is ashwin and kartik months. She works with daily basis wage labor. She works as housemaid/household chores/buwa which is mostly unpaid or lower salaried labor. For that works she had to pay 100-120 taka but during the monga time she has to pay half kilogram rice or sometimes 1 kilogram rice in a day. Sometimes she eats one meal in a day of mahajon's house. She does not purchase any land or property or did not sell any land. Even, she/her household did not receive any loan/money from any relatives, friends, money lenders/mahajon or NGOs. As a result, she has no attention to repay the loan. She or her family did not get any social assistance. She says that it is possible to get social assistance providing bribery or believing same political ideology

or same political leader's followers. She also says that govt. old age pension scheme, widow scheme and fair price card scheme is possible to get in exchange of money for first month. Besides, the affiliated person or kinship or relatives of muscle power man get available these cards easily. As a result, many poor families or vulnerable or destitute women do not get these facilities. She eats rice, rice flour, wheat flour, chira, muri, maize, anchor dal etc. in last seven days. She takes meal on an average in two times or to curtail once or twice meal in a day. She eats three times in fish and one time in egg but there are no meat and milk in her/their food item last seven days. So, she does not meet up her calorie intake item food. She takes about below 1500 kilo calorie. As a result, her physical status weakens and she becomes more exposed to illnesses. Therefore, her ability to work becomes decreases. People usually do not rely on one type of coping strategy, but try to combine different strategies to overcome the situation. Reduction of food intake is a very frequent strategy that has to be applied if other strategies are not sufficiently working. Kanchon says that during monga, the local poor people take a several steps to mitigate their problem such as to solve the problem by taking loan, to curtail food items from their menu, by taking once or twice meal in a day, refrain from emergency savings, selling trees or homestead forests, selling their ornaments, to curtail other expenses exempt from food, by selling the cattle or livestock etc. She also says that monga or ovab has negative impact on education. Male or female child drop out from primary or secondary school. As a result, daily wage laborer, rickshaw/van driver/puller, industrial laborer and internal migration are increasing day by day. Her one daughter has migrated for marriage from Gaibandha to kurigram. As a result, she did not any financial supports with her family during monga period.

7.3.5 Case Study-5

Sonia Rani lives in a New Bridge/Defeat Company Para of Gaibandha sadar. She is an about 35 years of old. Her family is a female headed household. Her family is a hindu minded religious family. She is a illiterate woman. She has two children, one child named lipon kumar and another son's name is bijon kumar. Lipon is an age of 12 years of old who studied in class

five. Bijon is an age of 9 years of old. Bijon did not go to school for their financial crisis, lack of encouragement and one kilometer distance from school. Sonia has separation from her husband. Her family/household income is about 1001-2000 taka on an average per month. Her family consists of nuclear family. She lives in hut as like as jhupri. During ashar and srabon month the rainy water dropped in her hut. As a result, she has to reconstruct her hut mingle with golpata and bamboo. She has no savings. For this reconstruct of her hut, she took credit or loan from NGO with high interest rate. She took that loan about 15000 taka for mitigating food insecurity, medical expenses, clothing and house reconstruction etc. She is familiar with the term of monga. Monga means food crisis, lack of work and unaffordable to better livelihood. Monga happens during ashar, srabon, vadro, ashwin and kartik months. Among them ashwin and kartik are severely affected by monga. She works as housemaid or buwa which is mostly unpaid. Sometimes the rich farmer gives her 1 or 2 kilogram rice for their household works. Sometimes they pay money about 70-80 taka per day.

She does not purchase any land or property. She lives in government khas land on New Bridge of Gaibandha sadar. Even, she did not sell any land or property for her landlessness. She took loan from ASA (NGO) for mitigating their food crisis and medical expenses. She took about 15000 taka from ASA that she demanded to receive the loan. She has to repay the loan on cash. She paid the loan from other income, to take loan again with high interest from other, to take loan again without interest from other. If she does not pay the loan then the consequences will be happened such as: can not be loan again, the interest rate will be increased, bad reputation will be increased, mahajon will take away the property or assets. She says that there are some several reasons for late repayment of loan or do not repay the loan such as insufficient of profit, extra expenses of family maintenance, lower income for sickness, famine. She says that she did not reserve any collateral except signature. She took loan for several reasons like food, medical expenses, escape from natural or social disaster, housing reconstruction etc. She refused loan taking from NGO, cooperative and mahajon earlier. Last year her family took social assistance like vulnerable group feeding (VGF). Through this social assistance her family

slightly developed and could meet up the emergency needs. She eats last seven days in the item of rice, rice flour, suji of wheat, wheat flour, chira, muri, khoi, maize and anchor dal etc. She takes twice meal in a day on an average of which fish is two times, milk is one time and egg is three times and meat is none. As a result, she takes about below 1500 kilo calorie. She says that local poor people take several steps to mitigate the monga problem such as by taking loan, by taking fewer meals, abstain from emergency savings, curtail other expenses exempt from food, selling trees or homestead forests, selling ornaments, selling livestock and selling dwelling house. Some people can not mitigate their monga or food insecurity problem. She says that monga has negative impact on education especially drop out from primary or secondary school; day laborer, rickshaw puller, fisherman are increasing day by day in exchange of agricultural occupation. she says that to reduce the severity of monga or food insecurity by taking loan, by taking fewer meals, desire of lower savings during monga season, selling assets, selling land or land mortgage, curtail other expenses exempt from food, aspiration of future preservation etc. There are no migrated people in her family. She has no sanitary latrine and no tubewell. As a result, she has no access to pure drinking water available.

7.3.6 Case Study-6

Farajul (65 years) lives with his wife and his four children on Vasarpara village of Phulsori upazila of Gaibandha district. Farajul earns money as carpenter to make corrugated tinshed with golpata, tin, wood, bamboo and other raw materials etc. since his age is about 65 years and also aging, so he suffers in myopia diseases. Earlier, he insighted many microscopic things but now a days he does not see in far things. As a result, many families do not engage him their homemade works. So he has to compel giving as wage labor in agricultural sector. But during monga season most of the villagers suffer financial crisis and food insecurity problem. He read primary school upto class five earlier. He earns about 2500 taka on an average per month. Nearly every year during Monga he sells his labor in advance. He receives 80 taka per day for giving this labor when he is working during harvest he only gets one meal, while the other laborers receive 100-120 taka and one meal. If he does contract

labor, he could even earn 120 taka per day. Without monga season he could earn about 150 taka. He lives with three sons and one daughter with their nuclear family. During his age it seems to me he could have workless and to prayer with Allah, but his fate compelled him with the agricultural wage laborer. Sometimes he has to engage in rickshaw pulling when the agricultural labor is crisis. His house is made of bamboo, wood, golpata and other raw materials looks as jhupri. He has no savings and also no indebtedness for incapable to take loan from any institution or relatives or mahajon. He expenses money for medical services, housing reconstruction, mitigate food insecurity, clothing and dowry for her daughter wedding. He gets social assistances like VGD and freedom fighter scheme in this year. He points out that this social assistance help a little, moderately help and also help in contingency situation. He eats rice, wheat flour, chira, muri, maize and anchor daal as usual food item in last seven days. Since his income has decreased during the monga season, so he has to take two times meal in a day. He eats two meals fish and three times egg in his curry last seven days. There are no meats or milk in their last seven days food item. As a result, he takes a lower calorie and his physical health deteriorates and very weak. He points out that during monga season local poor people take several steps to mitigate the monga problem such as by taking loan, by taking fewer meals, abstain from emergency savings, curtail other expenses exempt from food, selling trees or homestead forests, selling ornaments, selling livestock and selling dwelling house. Some people can not mitigate their monga or food insecurity problem. He says that monga has negative impact on education especially drop out from primary or secondary school; day laborer, rickshaw puller, fisherman are increasing day by day in lieu of agricultural occupation. He migrates also frequently to other districts in search of employment. His son also migrated Dhaka in search of employment or earning money. As a result, his son has to compel rickshaw pulling in Dhaka. He points out that the main reason of migration for the people are lack of work, monga, searching a job or employment, escape from natural or social insecurity and famine. About 10 months ago his daughter migrated Dhaka and works as garment worker. She sent money as 1000 taka per month on an average. He has no sanitary latrine

and no tubewell. As a result, he has no access to pure drinking water available. By drinking water from collecting the pond or with arsenic contamination water and lives with unhygienic environment he or his family suffers in diarrheal diseases. He recommends to reduce the severity of monga or food insecurity by taking loan, by taking fewer meals, desiring of lower savings during monga season, selling assets, selling land or land mortgage, curtail other expenses exempt from food, aspiration of future preservation etc.

7.3.7 Case Study-7

Rahela is a age of 50 years old and lives with his old aged husband who can not work because of his old age. She lives at Balashighat village under Kanchipara union of Phulsoni upazila of Gaibandha district. She comes from a Muslim noble family. Her household is a female headed household. She is illiterate. She earns about below 1000 taka monthly on an average. Her family is nuclear family with two daughters and her husband. She has a jhupri made with golpata, bamboo, wood and tin and other raw materials. She has no savings. She took loan about 2000 taka from Gana Unnayan Kendra for medical expenses, housing reconstruction, mitigate food problem, clothing and also dowry. She demanded five thousand taka but the local NGO provide her two thousand taka. For this reason, she has to pay with very high interest rate about 10%. If she may not repay this loan on proper time she will have to extra fee. She says that during ashar, srabon, vadro, ashwin and kartik there have no work in this reason. As a result, she has to starvation sometime with her family members. She opines that monga means ovab or akal or lack of work, food insecurity. She works as housemaid/maid servant or buwa for 50-60 taka. Sometimes she takes a meal or two meals from these landlords. Last 12 months she or her family did not purchase or selling their assets of land or property. She has no agricultural cultivable land. Sometimes she works in mahajon household chores. For this reason, mahajon give her about 50 taka in a day. But the value of this household work is about 80 taka in a day. Mahajon deprives her to provide their wage labor. She repaid her loan continuously from other income sources. She also opines that those who do not repay the loan in proper time they will not re-borrow the loan, interest rate will be increased, will be

losses in reputation, will be socially excluded from their clan/institution and mahajon will take away the property. She also says that to repay the loan of later for several reason have been occurred. These are insufficient profit, additional expenses of family maintenance, lack of income sources for illness and monga. She used signature or private assurance as the collateral. The main reasons of taken loan of their households are food, medical, wedding ceremony, dowry expenses, escape from natural and social disasters, repairing their houses etc. Her family get government old age pension scheme as social assistance. She also says that govt. old age pension scheme and fair price card scheme are possible to get through bribery of first month. Besides, the affiliated person or kinship or relatives of muscle power man get these cards easily. As a result, many poor families or vulnerable or destitute women do not get these facilities. Her family eats rice, wheat flour, chira, muri, maize, anchor daal etc. in last seven days as usual. Her household takes meal on an average in two times. She eats one time in fish and three or four times in egg last week. But there are no milk and meat in her/their food item last seven days. So, she or her family does not meet up her calorie intake item food. She says that the local poor people mitigate their monga problem by taking loan, by taking fewer meal, refrain from their emergency savings, curtail other expenses exempt from food, selling trees, selling livestock and house etc. She also says that sometime the poor people do not mitigate their monga problem. Monga has negative impact on education of their children of poor people and drop out from primary and secondary school; deteriorate female education; and also increasing day laborer, rickshaw puller day by day. There are no migrated people in her family. She has no tubewell. As a result, she has to bring water from another tubewell or sometimes they have to collect drinking water from pond. She has no sanitary latrine also. She says 'hamara dubela petvoira khaite pari na, tubewell and latrine dibo kemne? Sorkar jodi amader jonno kono sahajjo kore tahole amra bachi thakte parbo.' As a result, they suffer in the diarrheal and seasonal diseases.

Chapter Eight

Major Findings of the Study:

A majority of the respondents or about two-third of the respondents (66.5%) are manifested within the age group of 31-50 who are working labor forced age. Data are collected from a majority of the female respondents which are dominant in 61% in the study areas. Since male people have to engage earning sources of money, so male people migrated other areas for searching work/job in seasonally. About 40% of the household are female headed household those who faces severe poverty and food insecurity. Muslim families are also dominant in the selected areas. Though it is often seen the Hindu religious family which are about 17% of the respondents. About 71.5% of the respondents are married. But it is also seen the tendency of separation (9%) in the studied area which may be happened for illiteracy, migration, lack of work and unable to bear dowry etc. A majority of the respondents or about 50.5% of the respondents are illiterate and about 19.5% of the respondents opine that they can read and write only. It is said that the monga prone areas are unconscious for their illiteracy. A significant proportion or about 85.5% of the respondents' family are nuclear family. Most of the respondents' families monthly income is about less than 3000 taka and it is also seen about 55.5% of the respondents' family. There are about 11% of the respondents' families who earn above 5000 taka. About 38.5% of the respondents' children do not go to school for their financial crisis and family support to unpaid labor. There are also about 32.5% of the respondents whose child do not go to school for their lack of encourages/motivation. About 42% of the respondents answer about their modes of work activities that they are agricultural wage laborer who do not get work during the lean season. A majority of the respondents or about 54.5% of the respondents are housemaid /buwa. There are about 32.5% of the respondents who maintain their family by rickshaw/van pulling. Most of the respondents or about two-third of the respondents (59%) express that they get payment on daily basis. A majority or two-third of the respondents' (63.55%) opines that they earn money about less than 120 taka on daily basis. But in other areas the wage labor is paid about 150 taka. It is also seen that monga

prone area about 37.5% of the respondents involve in non-agricultural activities. It also clarifies that the monga prone areas are dominantly in agricultural occupation. A significant proportion of the respondents' sources of investment in non agricultural activities or business are own savings, borrowing from relatives/friend, NGOs and moneylender which are manifested in 60%, 52%, 68% and 24% of the respondents respectively. During monga season about 4% of the respondents purchased land/property. About 16.5% of the respondents sold their land/property to mitigate the food insecurity and other expenses. There are about 20.5%, 28% and 18% of the respondents who receive credit during the monga season from mahajon, Gana Unnayan Kendra and RDRS (NGOs). A majority of the respondents or about 57.5% of the respondent took credit for food crisis. About 21% of the respondents opine that they took loan for demand of dowry. 20% of the respondent received loan for family maintenance purpose and wedding ceremony purposes. A significant proportions or one third of the respondents opine that they demanded and received within the range of 7501-10000 taka. There are about 36.22% and 23.62% of the respondents those who repay the credit through rickshaw pulling and interest free re-borrowing respectively. All of the respondents opine that they can not borrow from lend again and interest rate increases if can not repay the loan. About 96.06% of the respondents say that bad reputation will be increased if they can not repay the loan. About 48.03% of the respondents point out that moneylender will take house/property if they can not repay the loan in right time. 100% of the respondents who took credit could not repay the loan or delayed the loan for low profit and too much cost incurred in the expenses of family. About 44.09% of the respondents opine that they are too sick to work. As a result they could not repay the loan in right time. 100% of the respondents opine that their family excuse for not receiving the credit for high interest rate. A majority of the respondents or about 84.72% and 91.67% of the respondents say that their family excuse for not receiving credit for complexity of loan processing and afraid can not payback in time and losing collateral respectively. 100% of the respondents refused proposal to receive credit from NGO and 84.85% of the respondents refused credit proposal from credit cooperative. About 69% of the respondents' household benefited from social

assistance in which VGD, VGF and Food for Work are predominant. A significant proportion of the respondents opine that this social assistance helped them in various ways especially in emergency period. It is seen that a majority of the respondents eat rice (100%), wheat (74.5%), atta/maida (66%), chira (93.5%), muri (91%), anchor daal (72%) and lentil pulse (44%) of the respondents in last seven days. But in their food items meat, fish and egg are also absent. As a result, they lead their life below the poverty line. About two-third of the respondent or 66.5% of the respondents take below 1800 kilo calorie through their food item in which 45.5% are below 1500 kilo calorie. As a result, their physical health deteriorates and the capacity of working power is being diminishing. About 74.5% of the respondents opine that the local poor people can not solve their problem during monga season. About 93.5%, 96%, 91% and 80% of the respondents opine that local poor people mitigate their monga problem by taking loan, eating insufficient food, taking a meal or twice in a day and abstain from contingent savings respectively. During the monga season a majority of the respondents sell their land (47%), trees (88%), cattle (74.5%), ornaments (30.5%) and house (19.5%) to mitigate the monga problem. About 85% of the respondents mitigate their monga problem to curtail their other expenses exempt from food. About 94.5% of the respondents opine that their child has dropped out from primary or secondary school and 88.5% opine that female child education rate has decreased. Most of the respondents inclined to the profession of wage labor (71.5%), rickshaw pulling (95%), fishing (28%) and industrial labor (17%) in lieu of agricultural occupation. About two third (63.5%) of the respondents' family member has migrated from Gaibandha to other areas in which people prefer to choose Dhaka (62.24%), Bogra (17.32%) and Pabna (19.69%) during monga season. About 100%, 90.55%, 89.76%, 60.62%, 25.98%, 77.16%, 28.35% and 25.98% of the respondents' household members migrated for better livelihood, lack of work, monga, seeking employment opportunities, accumulate savings, escape flood/drought/river bank erosion, famine and social security respectively. Those who are migrated from Gaibandha to others they are engaged in various types of work such as petty traders (13.6%), garments worker (35.2%), hawker (14.4%), rickshaw puller (26.4%), pull cart driver (6.4%), salaried worker in

workshop (17.6%), agricultural labor (46.4%), labor in brickfield (4.8%) and labor in construction farm (34.4%). As a result, their monthly income is very scanty. 70% of the respondents get access to pure drinking water from tube well during monga period. About 41% of the respondents have no tube well. There are also about 18% of the respondents who collect water from pond to drink and cooking rice and curry. Two-third (64.5%) of the respondents do not get access to sanitary latrine (41.5%) and do not get available latrine (23%). Diarrheas diseases are outcomes of lack of sanitary latrine and lack of pure drinking water. About 62% of the respondents do not get health care services or medical services. 61% of the respondents' residential environment is unhygienic. As a result, a significant proportion of the household deteriorates their physical health and also unable to capacity their working power and physical strength. There are about 63%, 53.5%, 81.5% and 21% of the respondents who are unable to arrange wedding, pay the demand of dowry, buy agricultural products and give their baby food respectively. 67% of the respondents took meal once or twice in a day during monga season. About 87.5% and 73% of the respondents kept away their contingent savings and curtail their other expenses exempt from food respectively.

Chapter Nine

Conclusions and Recommendations

It is clearly evident from the investigation that majority of the labor force of the monga prone area is un/underemployed due to its typical social and cultural setting. During monga season they lead a miserable life which is almost similar to famine. This study also reveals that reducing food intake throughout the lean periods (91 percent) is one of the common features of seasonal food insecurity in the Northern parts of Bangladesh. Moreover, climatic factors have also direct and significant impacts on seasonal food insecurity in the slack seasons of a year. Therefore, the response actions should be taken on the basis on pre-crisis (early) warning systems. In view of the upcoming momentum of food insecurity, short term measures (food aid under social safety nets, employment generation activities, etc.) will fulfill the basic food demand, at early of September. Apart from these, it increasing resilience capacity to preliminary shocks and stresses generated from socio-economic constraints and subsequent fluctuations of food intake.

For those who seriously start to reduce food intake, the lean season turns into monga. People reduce the amount of food by taking fewer meals per day or by reducing the quantity per meal. Interviews with different families showed that food intake is reduced to one or two meals per day and sometimes they are not eating at all. Most of them consume two or three meals during normal times.

The quality of foods is being reduced in various ways. People stop buying comparatively expensive items for their meals. They consume less milk, eggs and vegetables. Meat is out of reach for most of the rural poor also during good times. People reduce the quality of their foods and buy unclean broken rice, which is about 25% cheaper on the local market. One family reported that they sort out small broken pieces of rice from the chaff, which is used by their better-off neighbor as a burning material. Some families also change to wheat, if the rice price exceeds the price for wheat. Furthermore people consume foods that they do not eat during normal times. They collect wild growing taro varieties and eat parts of the banana tree.

Monga has an effect on the people's health condition in a short-term run. Their physical capacities decrease and they become more exposed to diseases like diarrhea. As money is short medical treatment is often not possible.

Monga is a cyclical setback for the affected families. Their physical capacities decrease in a long-term run and chronic poverty is accelerated by the negative impacts of the coping strategies, like indebtedness.

Since food insecurity is an outcome from a sort of risks, we should have analyzed the determining factors of food insecurity addressing time fixed action plans to reduce the degree of severity and enhance the ability to cope up with different preventive strategies. In this connection, minimum calorie intake should be ensured for the vulnerable groups through linked channels of connectivity involving strategic or buffer stock of food grains at the Upazila level, by convenient supply chain management and equitable allocation of sufficient food aid.

Monga is only one aspect of poverty in the region. Strategies addressing monga should be integrated in a wider framework. However, monga is strongly interlinked with chronic poverty and successful strategies in fighting chronic poverty will reduce monga. A general regional development program, including various aspects like education, health, agriculture, and employment could bring positive aspects, which would contribute to solve the monga problem.

Government services like education on chars should be improved. In the case of education, NGOs in the study area are at present replacing missing services of the government mainly with non-formal education institutions.

Land distribution is a major problem in 'the monga regions'. The proportion of landless people is very high. A land reform could make them owners of land, which would profit them far better than cultivating land of others. However, a land reform is far from being implemented. Improvements in the khas land distribution and in the corrupted land registration system, which currently enables a lot of land grabbing, could be little steps in the right direction. It would also be possible to increase people's access to land by promoting share-cropping with fair conditions.

Several steps should be taken to tackle monga immediately, which almost ensure the changes in socio economic conditions of the area. The following steps can be taken to mitigate the monga problem: initiating and encouraging small and cottage industries, poultry farming, agro based industries, micro credit program for ultra poor, technical educational training, increase agricultural loan during seeding period, ensure food for work program, ensure the actual price of seed, chemicals etc, take important preparatory measures, political leader and local government with commitment, keep the value of price stable, ensure the actual value of crops, create the employment opportunities in non-agricultural sectors, rehabilitate the affected people due to river bank erosion, eliminate corruption and black money, control population rate and increase literacy rate, increase food reservoir, open market system by the government to provide foods, and to ban the mahajon/dadaon (money lending) system with high interest rate.

Bibliography:

- Adams, A. (1993). "Food Insecurity in Mali: Exploring the Role of the Moral Economy". *IDS Bulletin* 24 (1):41-50.
- Ahmed, A.U. and Ninno, Carlo del. (2002). "The Food for Education Program in Bangladesh: An Evaluation of its Impact on Educational Attainment and Food Security". Food Consumption and Nutrition Division Discussion paper No. 138. International Food Policy Research Institute, Washington D.C. (September).
- Anh, D.N. (2003) 'Migration and Poverty in Asia: With Reference to Bangladesh, China, the Philippines and Viet Nam', Ad Hoc Expert Group Meeting on Migration and Development, organised by the Economic and Social Commission for Asia and the Pacific, Bangkok, 27-29 August
- Arun, K. and Keshav, M. (2006). "Food Insecurity and Coping Strategies in Rural Areas of Nepal: A Case Study of Dailekh District in Mid Western Development Region, Nepal: *Journal of International Development and Cooperation*, Vol.12, No.2, 2006, pp. 25-45.
- Alinovi, L., Hemrich, G., and Russo, L. (eds.) (2008). "Beyond Relief: Food Security in Protracted Crisis." UK : FAO and Practical Action Publishing. Rugby. <ftp://ftp.fao.org/docrep/fao/011/ak057e/ak057e00.pdf>
- Alwang, J. et al. (2002). "Vulnerability: A view from different disciplines." USA : Social Protection Discussion Paper Series Number. SP 0115. World Bank, Washington, D.C.
- Amin, Sajeda., Rai, Ashok., and Topa, Giorgio. (2003)."Does Microcredit Reach the Poor and Vulnerable? Evidence from Northern Bangladesh." *Journal of Development Economics* 70: 59-82.
- Anderson, S. A. (Ed.) (1990). "Core indicators of nutritional status for difficult-to-sample populations." *Journal of Nutrition*", 120, pp. 1559-1600.
- ASECA. (2000). "Statement on the theme: 'Indigenous children and youth' on behalf of ADIBASI Socio Education & Cultural Association", (Assam, available at DOCIP, www.docip.org).

- Ashiabi, Godwin. (2005). "Household Food Insecurity and Children's School Engagement." *Journal of Children & Poverty*. 11(1).
- Azam, M. Shafiul and Imai, Katsushi S., "Vulnerability and Poverty in Bangladesh", ASARC Working Paper 2009/02, 24 April 2009.
- Babatunde, R.O., Omostesho, O.A., Olorunsanya, E.O. and Owotoki, G.M. (2008), 'Determinants of vulnerability to food security: a gender-based analysis of farming households in Nigeria', *Indian Journal of Agricultural Economics* 63 (1): 116-125.
- Banerjee, Abhijit & Duflo, Esther (2006). "The Economic Lives of the Poor." CEPR Discussion Papers 5968, C.E.P.R. Discussion Papers: pp. 12.
- Baulch, B., and J. Hoddinott. (2000). "Economic Mobility and Poverty Dynamics in Developing Countries". *Journal of Development Studies* forthcoming.
- Bangladesh Bureau of Statistics (BBS), 2000 Statistical Yearbook of Bangladesh, Dhaka, 2004.
- BBS. (2003) "Report of The Household Income & Expenditure Survey, 2000". Bureau of Statistics, Bangladesh.
- BBS. (2005). "Statistical Yearbook of Bangladesh 2005." Dhaka: Bangladesh Bureau of Statistics.
- BBS. (2006). "Statistical Yearbook of Bangladesh 2006." Dhaka: Bangladesh Bureau of Statistics.
- BBS (2007), Bangladesh Bureau of Statistics, Statistic Division, Ministry of Planning, Bangladesh Government of People's Republic, Dhaka (www.bbs.gov.bd/dataindex/stat_bangladesh.pdf)
- BBS (2008), Statistical Yearbook of Bangladesh 2007, 27th edn, Bangladesh Bureau of Statistics, Planning Division, Ministry of Planning, Government of the People's Republic of Bangladesh, Dhaka.
- Black, Maggie (1996). "Children and families of ethnic minorities, immigrants and indigenous peoples", in Innocenti global seminar, summary report, (Innocenti, Florence, Italy).
- Baulch R. and P. Davis (2007), Qualitative Study on "The Long-term Impact of Anti-Poverty Interventions in Bangladesh", *International Food Policy*

- Research Institute, IDS at the Sussex University and the University of Bath (March 2007 – Ongoing),
- Blein, R. and Longo, R. (2009), Food price volatility – how to help smallholder farmers manage risk and uncertainty. Discussion paper prepared for the Round Table organized during the Thirty second session of IFAD's Governing Council, 18 February 2009.
- Braun, J. V. (2007), The World Food Situation: New driving forces and required actions, IFPRI
- CARE. (2005). "Report on "Monga" in Northern Bangladesh." Dhaka.
- CARE. and WFP. (2008). "The Coping Strategy Index: Field Method Manual." USA: Cooperative for Assistance and Relief Everywhere and World Food Programme.
- Cartwright, Kimberly (1999). "Child labor in Colombia", in C Grootaert and H. Patrinos (eds), "The policy analysis of child labor: a comparative perspective", (St. Martins Press).
- Chaudhuri, S. (2001). "Empirical methods for assessing household vulnerability to poverty." Unpublished manuscript.
- Chaudhuri, Shubham (2000). "Empirical Methods for Assessing Household Vulnerability to Poverty." Preliminary Draft Technical Report, Economics Department, Columbia University.
- Chaudhuri, S., Jalan, J. and Suryahadi, A. (2001). "Assessing household vulnerability to poverty from cross-sectional data: a methodology and estimates from Indonesia." Unpublished manuscript.
- Chaudhuri, Shubham. and Gaurav. Datt. (2001). "Assessing household vulnerability to poverty: a methodology and estimates for the Philippines." Technical Report, Economics Department, Columbia University.
- Chaudhuri, S., Jalan, J. and Suryahadi, A. (2002). "Assessing household vulnerability to poverty: A methodology and estimates for Indonesia." USA: Department of Economics, Discussion Paper No. 0102-52. Columbia University.
- Chaudhuri, S., J. Jalan and A. Suryahadi (2002), "Assessing household vulnerability to poverty: Illustrative examples and methodological

issues.” Presentation at the IFPRI World Bank Conference on Risk and Vulnerability: Estimation and Policy Applications, September 23-24, Washington D.C.

- Christiaensen, L. and Boisvert, R. (2000). “On Measuring Household Food Vulnerability: Case Evidence from Northern Mali.” New York: Department of Agricultural, Resource, and Managerial Economics Cornell University, Ithaca.
- Christiaensen, Luc and Kalanidhi Subbarao. (2001). “Towards an Understanding of Vulnerability in Rural Kenya.” Mimeo, The World Bank: Washington DC. available at <http://jae.oxfordjournals.org/cgi/content/abstract/14/4/520>, accessed September 2005
- Christiaensen, L.J. and K. Subbarao (2005) “Towards an Understanding of Household Vulnerability in Rural Kenya,” *Journal of African Economies*, 14:4, 520-558.
- Coates, Swindale, and Bilinsky (2007). “Household Food Insecurity Access Scale (HFIAS) for Measurement of Food Access: Indicator Guide.” Washington, D.C.: Food and Nutrition Technical Assistance Project (FANTA) and USAID.
- Cobo, José R. Martínez (1987). “Study of discrimination against indigenous populations.” Volume V, Conclusions, proposals and recommendations, (United Nations).
- Cogill, B. (2003), “Anthropometric Indicators Measurement Guide”, Food and Nutrition Technical Assistance Project, Academy for Educational Development, Washington, D.C.
- Corbett, J. (1988). “Famine and Household Coping Strategies.” *World Development* 16 (9):1099-1112.
- del Ninno, C. and P. Dorosh (2001). “In-kind Transfers and Household Food Consumption: Implication for Targeted Food Programs in Bangladesh.” FMRSP Working Paper No. 17, IFPRI, Dhaka.
- del Ninno, C., P. Dorosh and L. Smith (2003). “Public Policy, Markets and Household Coping Strategies in Bangladesh: Avoiding a Food-Security Crisis Following the 1998 Floods.” *World Development* 31(7).

- Deolalikar, Anil B.(2005), "Poverty and Child Malnutrition in Bangladesh",
Journal of Developing Societies, Sage publ.
- Dercon, Stefan. (2001). "Assessing Vulnerability to Poverty, Department of
Economics." Oxford University. Paper prepared for the DfID. Available
at [http://www.economics.ox.ac.uk/
members/stefan.dercon](http://www.economics.ox.ac.uk/members/stefan.dercon), accessed
April 2006.
- Devereux, S., B. Baulch, K. Hussein, J. Shoham, H. Sida, and D. Wilcock
(2003), "Improving the Analysis of Food Insecurity. Food Insecurity
Measurement, Livelihoods Approaches and Policy: Applications in
FIVIMS." FIVIMS, mimeographed.
- Dorosh, P., C. del Ninno and Q. Shahabuddin (2004). "The 1998 Floods and
Beyond: Towards Comprehensive Food Security in Bangladesh." A
University Press Limited and IFPRI Publication.
- Ellis, F. (1998). "Household Strategies and Rural Livelihood Diversification."
Journal of Development Studies 35 (1):1-38.
- Elahi, K. M, Iffat Ara (2008) "Understanding the Monga in northern
Bangladesh" Academic Press and Publishers Library, Dhaka.
- FAO (1983), World Food Security: A Reappraisal of the Concepts and
Approaches. Director General's Report, Rome.
- FAO (1996), Rome Declaration on World Food Security and World Food.
World Food Summit, Rome.
- FAO. (2003). International Workshop on "Food Security in Complex
Emergencies: building policy frameworks to address longer-term
programming challenges. Tivoli: 23-25 September.
- FAO. (2008). "The State of Food Security in the World: High Food Prices and
Food security-Threats and opportunity." Italy: Food and Agriculture
Organization of the United Nations. FAO, ESA Working Paper No. 05-
07.
- Food Planning and Monitoring Unit of the Ministry of Food and Disaster
Management, "Bangladesh Food Situation Report, January- March
2005, Vol.2005.

- FPMU (2007), Bangladesh Food Situation report, Ministry Food and Disaster Management, Bangladesh Government of People's Republic, Vol. 70 April to September, 2007, Dhaka.
- Gaiha, R., and K. Imai (2004). "Vulnerability, Shocks and Persistence of Poverty— Estimates for Semi-Arid Rural South India", Oxford Development Studies, Vol. 32, No. 2, June, pp. 261-281.
- Gibson, John and David McKenzie (2010). "What are the development impacts of "best practice" seasonal migration schemes." Vox, Research-based policy analysis and commentary from leading economists.
- Gentilini, U., and P. Webb (2005). "How Are We Doing on Poverty and Hunger Reduction? A New Measure of Country-Level Progress", World Food Programme, mimeographed.
- Gill, G.J. (2006), Food Security in Bangladesh.
- GoB (2006), National Food Policy, Ministry of Food and Disaster Management, Bangladesh Government of People's Republic.
- Gujarati, D. (2003). "Basic Econometrics." McGraw Hill Publishers.
- Haspels, Neilen, F. de los Angeles-Bautista, P. Boonpala and C. Bose (1999). "Action against child labor: strategies in education, country experiences in the mobilization of teachers, educators and their organizations in combating child labor", (IPEC, ILO, Geneva).
- Gulliford, M.C., Mahabir, D. and Roche, B. (2003). "Food insecurity, food choices, and body mass index in adults: nutrition transition in Trinidad and Tobago" International Journal of Epidemiology 32, pp. 508-516.
- Hadi, A (2007), Ensuring Food security of ultra-poor household in Bangladesh: BRAC experiences, (<http://www.ghwatch.org/english/casestudies/brac.pdf>, date:09-06-2008)
- Hossain M (2008). Food Security in Bangladesh: Progress, current crisis and future challenges, paper presented in a seminar at the Institute of Microfinance, Dhaka, Bangladesh.
- Hossain, M. (2009), Impact of price hike on Boro rice production and food security of disadvantaged people of Basail Upazila in Tangail district. MS Ag Econ (in Agricultural Production Economics) thesis, Bangladesh Agricultural University, Mymensingh.

- Hossain, M. and Bayes, A. (2009), Rural Economy and Livelihoods: Insights from Bangladesh. A H Development Publishing House, Dhaka.
- ILO. (1953). "Indigenous peoples, living and working conditions of aboriginal populations in independent countries", (ILO, Geneva).
- ILO. (2000). "ILO Convention on indigenous and tribal peoples: a manual", Project to promote ILO policy on indigenous and tribal peoples. (ILO, Geneva).
- ILO. (2001a). "Traditional Occupations of Indigenous and Tribal Peoples: Emerging trends", (ILO, Geneva).
- ILO. (2001b). "Global Report under the Follow-up to the ILO Declaration on Fundamental Principles and Rights at Work: Stopping Forced labor", (ILO, Geneva).
- ILO. (2002a). "Every child counts: new global estimates on child labor", (IPEC, ILO, Geneva).
- IRRI-Bangladesh (2007), Food security and livelihood status of agriculture dependent resource poor households in Bangladesh, FoSHol program, July 2007.
- ISDE (2007), Upholding Food Security & Livelihood Development Program for Ultra Poor (UFSLDP)
- Kabir, M. (2005). "Conceptualization and Measurement of Food Insecurity: The context of Bangladesh." *BIISS Journal* 26(1), pp.55-90, pp. 87.
- Kamanou, G. and J. Morduch (2001). "Measuring vulnerability to poverty." Unpublished Manuscript.
- Kamanou, G., and J. Morduch (2002), "Measuring Vulnerability to Poverty". NYU Wagner Working Paper No. WP1012. New York: New York University.
- Kashem, M.A. and Sarker, M.A. (2005), Secondary Information and Analysis on Food Security and Hunger in Bangladesh, Edited in survey in food security and hunger in Bangladesh, RDRS, Rangpur Bangladesh.
- Khan, Shadnaz (Sept. 2007), "Against the Odds", The Amana Media Initiative, <http://www.arf-asia.org/amana/prod>
- Khanam, R. (2004). "Impact of Child Labor on School Attendance and School Attainment :Evidence from Bangladesh. 3rd International Conference of

- the Japan Economic Policy Association (JEPA), Meiji University, Tokyo, Japan, Nov. 13-14.
- Khanam, R (2006). "Child Labor in Bangladesh: Trends, Patterns and Policy Options", *Asian Profile*, 34(6): 593-608.
- Khandker, Shahidur R. (2009). "Poverty and Income Seasonality in Bangladesh," The World Bank Development Research Group, Sustainable Rural and Urban Development Team: April 2009.
- Larsen, P.B "Indigenous And Tribal Children: Assessing Child Labor And Education Challenges" ILO Working Paper.
- Lawoti, Mahendra (2001). "Racial discrimination toward the indigenous peoples in Nepal", NGO report for the third world conference against racism - 2001.
- Løvendal, C.R., Knowles, and N. Horii (2004). "Understanding Vulnerability to Food Insecurity Lessons from Vulnerable Livelihood Profiling", Agricultural and Development Economics Division, FAO, ESA Working Paper No. 04-18.
- Ligon, E. and Schechter, L. (2003). "Measuring Vulnerability." *USA: The Economic Journal*, 113 (March), C95–C102.
- Ligon, E., and Schechter, L. (2004). "Evaluating Different Approaches to Estimating Vulnerability", Social Protection Discussion Paper No. 0410, Washington DC, World Bank.
- Mandal, M.A.S. *et. al.* (2008), Bangladesh Country Position Paper on Regional Cooperation for Food Security in the SAARC Region, Paper presented at the SAARC regional consultative meeting held inn Colombo, Srilanka 28 February -1 March 2008
- Maxwell, Daniel G. (1996). "Measuring Food Insecurity: The Frequency and Severity of 'Coping Strategies.'" *Food Policy*. 21(3), pp. 291-303.
- Migotto, M., B. Davis, G. Carletto, and K. Beegle (2005), "Measuring Food Security Using Respondents' Perception of Food Consumption Adequacy", Agricultural and Development Economics Division, FAO, ESA Working Paper No. 05-10.
- Morduch, J. (1994). "Poverty and Vulnerability." *American Economic Review, Papers and Proceedings* 84 (2):221-225.

- Nasreen, Mahbuba and Debashish Kumar Kundu (2008) "the Sociology of Monga: Some Illustrations from Northern Bangladesh", *Social Science Review* [The Dhaka University Studies, Part-D], Vol.25, No.2, December 2008.
- NFPCSP "An Assessment of Research Needs for Food Security in Bangladesh and Guidelines for Awarding Research Grants", Proceedings of the Consultative Workshop, February 2007.
- Pritchett, L., A. Suryahadi, and S. Sumarto (2000). "Quantifying vulnerability to poverty: A proposed measure, with application to Indonesia." SMERU Working paper.
- Rahman, H.Z. (2005). "Monga Forecast 2005: Field Assessment and Action Plan." Dhaka: Power and Participation Research Centre, PPRC Poverty Research.
- Rahman, S. M. et al, "Food Security in Bangladesh: Utilization, Nutrition and Food Safety".
- Raihan, S. (2009), Impact of food price rise on school enrolment and dropout in the poor and vulnerable households in selected areas of Bangladesh. Paper presented in the Policy Seminar on Market Volatility, Vulnerability and Food Security. 15-16 February 2009, Dhaka.
- Rayhan, I. and Grote, U. (2005). "Coping with Floods: Does Rural-Urban Migration Play any Role for Survival in rural Bangladesh?" *Journal of Identity and Migration Studies*, Volume 1, number 2, 2007.
- Ravallion, M., D. Vandewalle, and M. Gautam. (1995). "Testing a Social Safety Net." *Journal of Public Economics* 57 (2):175-199.
- Ravallion, M. (1998). "Poverty Lines in Theory and Practice." Washington D.C.: World Bank.
- Ravallion, M. and Wodon, Q. (2000). "Does Child Labor Displace Schooling? Evidence on Behavioral Responses to an Enrolment Subsidy." *Economic Journal*, 110(462): C158-C175.
- Riely, F., N. Mock, B.Cogill, L. Baily, and E. Kenefick (1999), Food security Indicators and framework for use in the monitoring and evolution of food aid programme, Food and nutritional technical assistance, 1825 Connecticut Avenue, NW, Washington DC.

- Ruel, et al. (2004). "Dietary Diversity Is Associated with Child Nutritional Status: Evidence from 11 Demographic and Health Surveys." Washington, DC: Food Consumption and Nutrition Division, International Food Policy Research Institute (IFPRI).
- Shahabuddin, Q. and Ali, Z. (2006). "Natural Disasters, Risks, Vulnerability and Persistence of Poverty: An Analysis of Household Level Data." Bangladesh Institute of Development Studies (BIDS). Dhaka, Bangladesh: PRCPB Working Paper No. 15.
- Shonchoy, Abu (2008). "Seasonal Migration and the Effectiveness of Micro-credit in the Lean period: Evidence from Bangladesh. The University of New South Wales, November 24, 2008: pp. 6.
- Skoufias, E. (2002b). "Household Vulnerability to Risk: Estimates from the PROGRESA Evaluation Sample in Rural Mexico," Draft. International Food Policy Research Institute (IFPRI): Washington DC.
- Stata Data Analysis Examples: Interval Regression. UCLA: Academic Technology Services, Statistical Consulting Group. From <http://www.ats.ucla.edu/stat/stata/dae/intreg.htm/> (accessed March 30, 2010)
- Tomei, Manuela and Lee Swepston (1996). "Indigenous and tribal peoples: a guide to ILO Convention No. 169", (International Labor Office and International Centre for Human Rights and Democratic Development, Montréal).
- Tufts University (2002). "Does Microcredit Meet the Needs of all Poor Women? Constraints to Participation among Destitute Women in Bangladesh." Food Policy and Applied Nutrition Program, Discussion Paper No. 3.
- VAM. (2009). "Bangladesh Poverty Map 2009." Dhaka: Bangladesh Bureau of Statistics and Vulnerability Assessment and Mapping Unit.
- World Bank (2005). "Poverty, Vulnerability and Social Protection: An Initial Assessment", Human Development Unit, South Asia Region, Report No. 29694-AF, Washington DC.
- World Bank (2002a). "Poverty and Vulnerability in South Asia."

- World Bank (2005). "Attaining the Millennium Development Goals in Bangladesh: How Likely and What Will It Take To Reduce Poverty, Child Mortality and Malnutrition, Gender Disparities, and to Increase School Enrolment and Completion?" The World Bank.
- WFP (2002), Reducing poverty and hunger: the critical role of financing for food, agriculture and rural development, World Food Programme.
- Yusuf, H.K.M. (1997). "Nutrition situation in Bangladesh." In: Sustained Food Security Mission Report, FAO, Rome.
- Zug, S. (2006a). "Monga - Seasonal Food Insecurity in Bangladesh - Bringing the Information Together." Dhaka: The Journal of Social Studies, No. 111, July-Sept. 2006, Centre for Social Studies.
- Zug, S. (2006b). "Monga – Seasonal Food Insecurity in Bangladesh." Dhaka: NETZ.

Appendix-1

Questionnaire

On

Socio-economic Challenges and Vulnerability of Monga Affected People: A Sociological Study in Gaibandha District

(The questionnaire will be used for research purpose only and your information and answer will be treated strictly confidentially.)

1. Name of the Respondent :
2. Address :
3. Gender : Male, Female.
4. Age of the Respondent :
5. Occupation :
6. Religion : Islam, Hinduism, Buddhists,
 Christianity, and others (mention).....
7. Educational Level : Illiterate, only read and write, class I – v, class v- viii, class viii – x, SSC, HSC, Graduate, Post graduate.
8. How many members of your family can read and write?
9. Who bear educational expenses in your family members?
10. Do you have any children who do not go to school? Yes, No.
- 10.1. If the answer is yes, what is/are the reason(s) didn't go to school?
 Economic, Distances of educational institution, lack of motivation/ encourages, lack of security, immature age, lack of winter clothes, others (mention).....
11. Do you have any drop out children in your family from school?
 Yes, No.
If yes, what is reason of drop out of your child from school? (Elaborately discuss)

Give an information about school drops out children:

Serial no.	Age	Sex	Drop out school in which classes	Drop out from school during year	Reasons of drop out from school	Present work

12. What is your marital condition?

Married, unmarried, widowed, divorced/separation

13. What is your monthly income? Below 1000, 1001-2000, 2001-3000, 3001-4000, 4001-5000, 5000 and above.

14. What is the structure of your family?

Single/Individual family, Extended family, Joint family.

15. Size of the family : Members.

16. give an information on family members (start from HHS)

Sl. no.	Name	Relation with head	Age	Educational level *	Earning family members	Main occupation	Secondary occupation	Earning member's occupation	Income (1)	Income (2)	Income (3)

* Level of Education: (1). Illiterate, (2). only read and write, (3). class I - v, (4). class v- viii, (5). class viii - x, (6). SSC, (7). HSC, (8). Graduate, (9). Post graduate.

17. Types of housing pattern : Brick built, semi brick built, Tinished, Katcha, Jhupri, others (mention).....

18. Expenditure of family in last one year:

Serial. no.	Modes of expenditure	Amount (in taka.)
1.	Agriculture	
2.	Education	
3.	Medical expenses	
4.	House built	
5.	Food	
6.	Clothing	
7.	Tax	
8.	Dowry	
9.	Others (mention)	

19. Savings of family in last one year taka.

20. Receiving loan of family in last one year taka.

21. Sources of receiving loan of family in last one year

22. Have you introduced the term of Monga? Yes, No.

22.1 if yes, give an idea of Monga.....

23. Give an information of duration of Monga

24. Did you work in the last 12 months? Yes, No

If yes, what activities did you do in the last 12 months? Daily Wage Labor, Wage employment (salaried), Self employment (individual), Self employment (combined), Agricultural work, Non-agricultural work, Employed and worked under 100 days program.

Agricultural Work (On Farm)

Agricultural work on own farm, Supervisory work on agricultural activity on own farm, Share cropper / cultivate plot owned by others, Agricultural wage labor

Agricultural work (Off Farm)

Fisherman (Fishing), Look after livestock, Look after Poultry (Duck, Chicken, Pigeons), Agricultural wage labor (Off Farm), Nursery/forestry Other agricultural activities

Non Farm Activities

Industrial Enterprise

Processing of crops, Family labor in Enterprise, Family labor in Tailoring/ Sewing/Pottery/Blacksmith/Goldsmith, Repairing of manufactured products/mechanics, Carpenter, Non-agricultural wage labor

Trade

Petty Trader (Small retail shop), Medium Trader (Retail and insignificant wholesale), Aratdari/ Wholesale Trader, Contractor, Labor supplier

Transport

Rickshaw/ Van Pulling, Boat man, Wage labor in transport, Driver (motorized vehicle), Helper, Other transport workers

Self Employed Profession

Doctor, Kabiraj, Advocate / Moktar, Barber, Washer man, Full time house tutor, Muhuri/ Peshkar/ Imam/ Purohit, Handicrafts, Others self employment (mention)

Miscellaneous Services

- Service (govt/employee), Pension, Service worker in NGO,
 Servant in house (Maid/ Male), Beggary

25. What activities did you do before the last 12 months? ? Daily Wage Labor,
 Wage employment (salaried), Self employment (individual), Self
employment (combined), Agricultural work, Non-agricultural work,
 employed and worked under 100 days program.

Agricultural Work (On Farm)

- Agricultural work on own farm, Supervisory work on agricultural activity on
own farm, Share cropper / cultivate plot owned by others, Agricultural wage
labor

Agricultural work (Off Farm)

- Fisherman (Fishing), Look after livestock, Look after Poultry (Duck,
Chicken, Pigeons), Agricultural wage labor (Off Farm), Nursery/forestry
 Other agricultural activities

Non Farm Activities

Industrial Enterprise

- Processing of crops, Family labor in Enterprise, Family labor in
Tailoring/ Sewing/Pottery/Blacksmith/Goldsmith, Repairing of manufactured
products/mechanics, Carpenter, Non-agricultural wage labor

Trade

- Petty Trader (Small retail shop), Medium Trader (Retail and insignificant
wholesale), Aratdari/ Wholesale Trader, Contractor, Labor supplier

Transport

- Rickshaw/ Van Pulling, Boat man, Wage labor in transport,
 Driver (motorized vehicle), Helper, Other transport workers

Self Employed Profession

- Doctor, Kabiraj, Advocate / Moktar, Barber, Washer man,
 Full time house tutor, Muhuri/ Peshkar/ Imam/ Purohit, Handicrafts,
 Others self employment (mention)

Miscellaneous Services

- Service (govt/employee), Pension, Service worker in NGO,
 Servant in house (Maid/ Male), Beggary

26. Were you paid on a daily basis? Yes, No

27. Did you get any in-kind payment? Yes, No

If yes, what was the daily wage in cash last 12 months?Taka per day

28. What did you get in-payments if you got through in crops?

Crops	Quantity of crops
Paddy	
Rice	
Wheat	
Flour	
Others (mention)	

29. Did you engage in non-agricultural activities/business? Yes, No.

If yes, how many days have you spent in those activities? below 6 months,

6 months- 1 year, 1 year – 2 years, 2 years – 5 years, 5 years and up.

30. Where did you operate in your business? Home, specific place, market, out of home, street, no fixed place.

31. What is your share of equity in this enterprise?

32. Who are your customers? Other Household/Individuals, Govt. Or other public firm, Private enterprise, others (mention).....

33. What was your main sources of finance for setting up the business?

Inherited/ rough gift, Own savings, Borrowing from relatives/ friends,

Agricultural dev. Bank, Commercial bank, Grameen bank, Other

financial Institution, NGO/ Relief agency, Sale of assets, Moneylender,

Other (mention)....., Not applicable.

34. How much have your lands?

34.1- cultivable agricultural land (bighas)

34.2- uncultivable agricultural land (bighas)

34.3- the amount of dwelling houses land (bighas)

35. Did you/your household purchase any land or property over the last 12 months?

Yes, No .

If yes, in how much property or land?

36. Did you/ your household sell any land or property over the last 12 months?

Yes, No .

If yes, in how much property or land?

37. Have you/your household member received any credit from any NGO/institution?

Yes, No.

38. Have you/your household member taken credit from any friend/relatives (with interest)? Yes, No.

39. Have you/your household member taken credit from any money lender (with interest)? Yes, No.

40. During the last 12 months that you have taken credit identify to that modes and quantity

From whom you have taken credit	Amount of money	month	year
Mahajon			
Landlord			
Relatives			
Friends			
Cooperatives			

41. Have you taken credit in how many organizations and institutions?

42. What is/are the purpose(s) of the loan you declared to the lender?

42.1. How much money have you demanded to take credit?

42.2. How much money have you received?

43. How do you have to repay the credit? Cash, crop, labor, both, others (mention)

44. Do you sell these crops in this mahajon? Yes, No.

45. Have you given labor in the work of mahajon?

If yes, then how much money have to give you?

How much money exists in the market for labor? taka daily.

46. In what ways you have repaid this credit? Profit from the loan- financed activity, Other income, Re-borrowing with interest, Interest-free re-borrowing, Selling assets, Other (mention).....

47. What will be happened if your household cannot repay? Nothing will be happened, Can't borrow from lender again, Lose collateral, Interest rate increases, Bad reputation in village, Exclusion from clan/institution, Lender will take house/ property, Others (mention)

48. If you could not repay/delay the loan, what were the reasons? Incurred loss in loan financed activity, Profit is too low, Too much cost incurred in the expenses of family, Too low income because of sickness, Crop destroyed, crop Was subject to theft/robbery, crop Loss due to flood, Incurred capital loss, Others (Specify)

49. What Collateral did you use to get the credit? No collateral, Signature or personal guarantee, Group borrowing, Agricultural land, House/other land assets, Gold, Land/House registration, Land mortgage, Other asset documents, Crop, Other (Specify).....

50. How many loans did you have, what is the sources, outstanding, and interest rate of this credit?

51. What are the main purposes of your households to get the credit? Food, education, medical expenses, to produce crop, fisheries sector, dairy/ poultry farm, invest in business, invest in small and cottage industries, self-employment, to repay the loan, wedding expenses, dowry, to buy in land/property, to buy agricultural ingredients, going abroad, to escape natural disasters, to repair house, others (specify)

52. When you have received credit with interest, is any member of your household excuse to receive credit? Yes, No.

If yes, for that reason your household member excuse to receive the credit?

High interest rate; High other costs (application fee, processing fee, waiting time, transportation to and from lender); Insufficient collateral; Afraid cannot payback in time and losing collateral; Afraid cannot payback and incurring extra fee; losing reputation; Too much debt already; Outstanding debt needs to be repaid before getting new credit; Think lender would not approve credit; No need for credit; Other (specify).....

53. Could you refused to proposal of receiving credit of any institution?

Yes, No.

If you refused to receive credit, who where these lenders? Government program (including government cooperatives), Commercial bank, NGO; Credit Cooperative/cooperative; Relatives; Friend; Neighbor, Intermediaries, Landlord; Money lender; other (specify)

54. Did your household benefit from any social assistance / safety nets program in the last 12 months? Yes, No.

If answer is yes, then what is the social assistance?

Description of Assistance	Cash	Rice		Wheat		Livestock		Other Food
		Kg	Tk.	Kg	Tk.	Kg	Tk.	
VGD								
VGF								
Food for Work								
Integrated Food Security								
GR								
TR								
Social Feeding								
Govt. Old Age Pension Scheme								
Freedom Fighters Scheme								
Widow Scheme								
Red Crescent								
RMP								
Char Livelihood Program								
Others (specify)								

55. Would you say that has any developed Compared to the situation before receiving this social assistance/benefit? Helped a little, did not help, Helped moderately, Helped a lot to the emergency period.

56. Have you taken meal in the last seven days? Yes, No.

If yes, what was the menu in the food item?

Rice, rice flour, Suji (cream of wheat/barley), wheat, Atta/Maida, Semai/noodles, Chaatu, Chira (flattened rice), Muri, Khoi (puffed rice), Barley, Sagu, Maize, Anchor daal, Lentil pulse, others (specify).....

57. How much food have you eaten in daily? times in a day.

The quantity of (Kilo calorie) fish, The quantity of (Kilo calorie) meat, The quantity of (litre) milk, The quantity of (Kilo calorie) egg.

58. Did you receive any loan/credit to mitigate the food insecurity during the monga season? Yes, No.

59. In which steps local poor people mitigate the monga problem? Can not solve their problem, to take loan for solving problem, to eat insufficient food, take a meal or twice in a day, to keep away from contingent savings, selling their land or property, mortgage their land, to curtail their other expenses exempt from food, selling trees, selling ornaments, selling cattle, selling house, others (mention)

60. What happen the negative impact on education during the monga season?

Drop out their children from primary school, Drop out their children from secondary school, stop their children to go to school occasionally, decrease the female child education, inclination to the profession of wage labor, apprentice, rickshaw puller, fisherman, industrial labor replacing agricultural occupation.

61. Do you think that monga affects the electricity, oil and petroleum things?

Yes, No.

If yes, how much oil and petroleum things have to curtail to lead their lives?

Kerosene litre, electricity unit, fuel Kg.

62. Have anyone migrated from your family/ household? Yes, No.

If yes, where does he migrate?

63. What was/ were the main reason (s) to migrate him/her/them.

Lack of work, Monga, Seeking employment opportunities, Better business opportunities, Accumulate Savings, job Transferred, Better livelihood, Better infrastructure, Wedding, Escape flood, Escape drought, Escape River bank erosion, Other(specify)..... .

64. Where have you migrated did you know that migrated place in before?

Yes, No.

65. Who migrated from your family/household? Self, brother,

sister, wife, son, daughter, all members.

66. When your family member migrated, then has he/she taken away your familiar members? Yes, No.

If yes, who are those persons? Parents, Siblings, Children,

Spouse / fiancée, Other relatives, Someone from the same village,

Someone from the same union, others (specify)

67. For through which people are your family/household members migrated in that place? Parents, Siblings, Children, Spouse / fiancée,

other relatives, Friends, Neighbor, Unknowns,

Someone from the same village, Someone from the same union,

others (specify)

68. Were your family/household members engaged in earnings during the last three months who are migrated from your family/household? Yes, No.

68.1. If yes, in which work he had engaged? Farm self employment, Non-farm self employment, Agricultural labor, Non-farm labor, Private salaried service, Govt. salaried service, garments worker, petty trader, hawker, rickshaw puller, the covered van driver, thelagari driver, salaried worker in workshop, Others (specify).....

68.2. If not, why he did not engaged in the work within last three months? Student, maid servant, child rearing and bearing, autism, do not get work, homestead work in which the payment is not given, others

69. How much money earned monthly the migrated people of yours family/household members on an average?

70. During the time between arriving at the place of migration and finding the first income earning work, what was (Name's) main means of support?

Own savings, Relatives in place of migration, Relatives in previous place of residence, Relatives elsewhere, Friends/acquaintances, Menial work, Other (specify).....

71. In what ways he/she sent money in his/her family/household? Hundi, Agent, Money order, Bank, Self, Relatives, friends, NGO remittance services, Remittance through Bus companies, Others.

72. How many days did/does it usually take for the funds to reach the recipients?

73. How frequently did/does he/she send remittances? Weekly, Bimonthly, Monthly, Quarterly, Every six months, Annually, Irregularly, Only in an emergency, Never, Others (specify).....

74. How to mitigate or curb of intensity of monga or severe food insecurity problem? Problem will not be solved, to receive loan, to take insufficient meal, attitude of low savings, selling assets, selling land/property, land mortgage, to curtail expenses of other utensils exempt from food items, others (specify)

Thank you very much for your giving information!

Appendix-2

Checklist:

1. Respondent's identity related information:
 - 1.1. Name
 - 1.2. Age
 - 1.3. Permanent Address
 - 1.4. Educational Qualification
 - 1.5. Occupation (without agriculture if any)
 - 1.6. Income
 - 1.7. Marital status
 - 1.8. Types of family
 - 1.9. Religion
 - 1.10. Head of Household
2. Concept of monga and duration of monga
 - 3.1. During off period famine syndrome/food insecurity
 - 3.2. During lean period famine syndrome/food insecurity
4. Nature of crises and intensity/severity of crisis
 - 5.1. Gender dimension and vulnerability
 - 5.2. Nature of household vulnerability
 - 5.3. Nature of vulnerability of Female Headed Household
6. Land tenure system
 - 6.1. Khas land-
 - 6.2. Retention rate of khas land and its consequences
7. Access of drinking water
8. Access of sanitary latrine and its uses& consequences
9. Access of health care services
10. Accidental disability of income earning members and its consequences
11. Nature of risk during monga period
 - 11.1- Childhood age- unable to give baby food
 - 11.2 – Adolescence period- unable to arrange wedding and unable to pay the demand of dowry
 - 11.3. Unable to buy the agricultural ingredients

12. Socio-economic condition of the monga affected people
 - 12.1. Sources of income
 - 12.2. Amount of expenditure
 - 12.3. Social status
13. Nature of food consumption and their calorie intake
- 14.1. Nature of social assistance during monga period
- 14.2. NGO/ Govt. assistance during monga period
- 14.3. Whether it generates resources or not?
15. Coping mechanism during crises

Photograph



Picture-1: primary data are collecting from one female respondent of baguria



Picture-4: interview is taken from one male respondent of vasarpara



Picture-2: raw data are collecting from one participant of new bridge



Picture-5: data are gathering from one female respondent from baguria of gaibandha



Picture-3: interview is taken from one male respondent of vasarpara



Picture-6: information is collecting from one participant of fasarpara of gaibandha



Picture-7: researcher conversation with one female respondent of baghuria, gaibandha



Picture-10: one of female respondent collects drinking water from pond of balashighat, phulsori upazilla



Picture-8: monga affected areas (balashighat, phulsori) are surrounded by flood



Picture-11: one of my research associate interviews from the respondent of balasi



Picture-9: Balashighat is situated near at kaiyarahat village of kanchipara union of phulsori upazilla



Picture-12: one FHH of balashi ghat village is suffering from cooking rice during monga period



Picture-13: research collaborator conversation with female respondent



Picture-16: the raw materials for studying research are conducting doshani, gaibandha sadar.



Picture-14: raw data gathers from one respondent of fasarpara, phulsori.



Picture-17: the information are collecting from one respondent of doshani



Picture-15: the monga affected areas are surrounded by water and the people are suffering in immeasurable sufferings



Picture-18: FGD were conducted from doshani villages' respondents of gaibandha sadar



Picture-19: interview is taken from one respondent of doshani



Picture-22: researcher are gathering raw data from one female respondent of east communai, gaibandha sadar



Picture-20: data are collecting for thesis or dissertation from one female participant of balashi, phulsori



Picture-23: one participant of east communai village shared with the researcher about monga related topic



Picture-21: data collection are being gathered from one female respondent of east communai



Picture-24: information are being collected from one respondent of east communai village of gaibandha sadar



Picture-25: raw data are collecting from one female respondent of new bridge/defeat company para of gaibandha sadar



Picture-27: data collection for research are conducted with one female respondent of of new bridge/defeat company para of gaibandha sadar



Picture-26: data collection are conducted from vasarpara village, phulsori



Picture-28: information is being taken from one respondent of vasarpara village of phulsori upazilla of gaibandha district

মানচিত্রে গাইবান্ধা



গবেষণাধীন নির্বাচিত এলাকা